JOHN BULL

Vol. XIII. No. 327. SATURDAY. SEPTEMBER 7, 1912. ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page 323.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

HAPPY DAYS

SUNG BY
MISS
ROSE CAMBRY.

WORDS & MUSIC

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MRS. BULL

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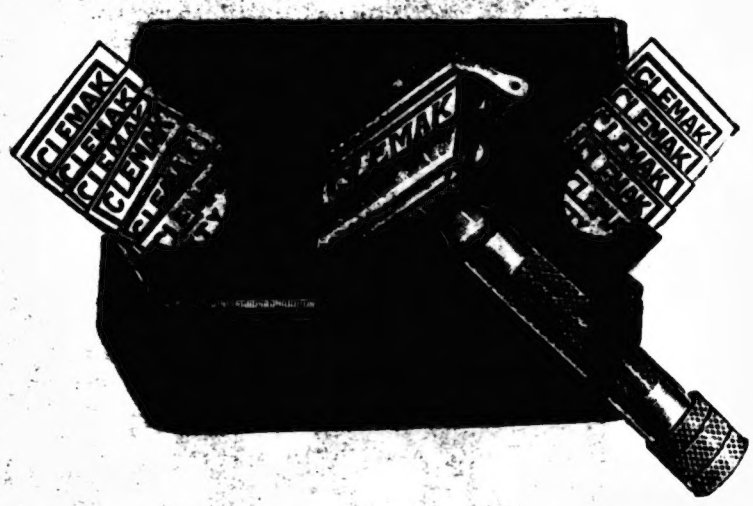

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JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XIII. No. 327. Week ending Saturday, September 7th, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters. All **FINANCIAL, INSURANCE** *and* **SPORTING** *enquiries should be addressed to the* **CITY OFFICES, 52, NEW BROAD STREET, E.C.** *All other communications should be addressed to* **93, LONG ACRE, LONDON, W.C.**

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

HOLIDAY THOUGHTS.

Notwithstanding what we said in *John Bull's Annual* about holidays, we decided, after all, to take one, and here we are, once more, in Carlsbad, the Mecca of the gouty, the jaundiced, and the obese! and yet, withal, one of the most delightful spots on God's great earth. What a wonderful place the earth is! We are no Little Earther! We believe this planet of ours to be the best thing God ever did. We do not believe that any other planet is even inhabited. Who would care to live in any of them—so far away from London! Of course, when we say "made," we mean evolved; for, like Colonel Ingersoll, we believe that "substance is eternal; that the universe was without beginning and will be without end; that it is the one eternal existence . . . that the substance of things is from eternity to eternity. . . . Planets may be born and may die, constellations may fade from the infinite spaces, countless suns may be quenched—but the substance will remain." Did you notice that phrase—that the universe "is the one eternal existence"? Then what did we mean when we said "God"? We are sure we don't know *what* we meant—any more than you do, dear reader, when *you* use the word. And yet we like to use it—as you do. There is such grand mystery in it!

A CONUNDRUM.

Thought number two. But, on reconsideration, how can either "substance" or "the universe" be eternal? How can *anything* be eternal? In other words, how can anything *be* which never *began* to be? Oh, these poor intellects of ours—how true it is they are our limits—as well as our lights! By the way, have you read Colonel Ingersoll? He was, to our thinking, one of the world's very biggest men. Just write to Watts and Co., 17, Johnson's Court, Fleet Street, London, enclosing threepence in stamps, and ask them to send you three pamphlets—"Liberty of Man, Woman and Child," "Why Am I an Agnostic?" and "How to Reform Mankind"—and you will thank us for the advice.

PRAYING FOR SUNSHINE.

Are we in the twentieth century? We ask because we have before us, out in far-distant Carlsbad, a copy of a London daily paper, in which we read that prayers were to be offered up for sunshine. It was not stated whether the taxi-drivers, the umbrella and mackintosh makers, and others to whom the wet weather meant a fortune, were to join in the supplication; but the most comical part of the business was the responses of the prelates who were appealed to. After twenty-six hours' downpour, following intermittent showers for over a week, the Bishop of Carlisle said he would defer ordering prayers for the moment, but that "if this weather continues shall probably do so *next week.*" Wily old Bishop! *He* was taking no risks; he preferred to wait till the glass was going up. The Bishop of Chester takes refuge in the Litany, the petition in which meets the need. But he forgets that it hadn't worked; whilst the Chaplain to the Bishop of Ripon disposes of the matter by the observation that "special prayers for harvest have been suggested and *in use* since Rogation Days. Notice given." And we spend several millions a year on the conversion of the heathen!

NEWS FROM ABROAD.

In looking over a pile of press cuttings the other day, we came across one from the *New York Evening Journal* in reference to our recent retirement from the House of Commons. After being described as "the greatest enigma in England," we are told that we are "very wealthy." Well, perhaps we are—counting coins of the realm as, after all, a very primitive measure of a man's wealth.

A PARTY ECHO.

In opening an old book, we also came across an interesting newspaper cutting from a Birmingham paper dated November 19th, 1873. It is headed "Birmingham School Board Election—Great Victory for the Liberals," and among the successful candidates we find the name of "Mr. J. Chamberlain, Manufacturer (Unitarian)." It is true that he was almost bottom in the list of the elected members, but we believe this is the actual record of his entrance into public life. It may, therefore, be interesting to note that at the head of the poll came "Canon O'Sullivan (Roman Catholic)," with 35,120 votes, whilst half-way down we find "Mr. R. W. Dale (Independent Minister), 16,387," and "Mr. George Dixon, M.P., Merchant (Churchman), 16,897." Mr. Chamberlain's poll was 15,090. It is interesting to note how so soon after the passing of the Act of 1870 sectarianism had entered into our educational system—the religion of every candidate (successful and unsuccessful) being given—with a solitary exception, viz., in the case of "Mr. J. Raffles"—who was at the bottom of the whole poll, with 2,060 votes, and who is dismissed contemptuously with the definition of "Botanist"!

A Popular Song, Words and Music, every week in MRS. BULL.

The Spy Mania.

We observe that there have been more arrests for spying. Is not it about time that civilised countries abandoned this system of international espionage on each other's excursionists? After all, we do invite foreign representatives to our naval and military manœuvres—although, as Lord Haldane once cynically informed us in answer to a question in the House of Commons, the compliment is a somewhat empty one.

More Parsons in Parliament.

Another addition to the Parliamentary tub-thumpers! What on earth does the Rev. Towyn-Jones know of the business of government? We should much like to cross-examine him on the Old and New Sinking Funds and the relative incidence of direct and indirect taxation. According to *The Times*, "he is merely a gentle stream in English, but he is a roaring torrent in Welsh." How the Kaiser and his friends must smile!

"No Previous Experience Required."

By the way, is not it a remarkable fact that the business of government—perhaps the most complex calling to which any man could lay his hand—is the only one for which, in the words of the advertisement, no previous experience is required? We have before us an article on social problems by Mrs. Annie Besant, in the *Christian Commonwealth*, and commend this extract to the attention of Mr. Lloyd George and others who have gone into ecstasies at the election to Parliament of a Welsh minister:—

> The ruling of a nation is the hardest and most difficult of all work. The navigation of a ship is nothing to it, and yet you would not much like it if the captain were elected by universal suffrage of the crew and passengers, and then you put your life into his hands, to go across the ocean. And yet that is the way you manage your State. The rudder of the State is put in the hands of those elected by a majority who do not themselves understand the work which they say those men are to perform. And then you wonder things go wrong. I think the wonder would be if they did anything else. . . . Surely the business of a nation is not the only skilled business which needs no apprenticeship.

Very practical talk this, for a Theosophist!

Is Parliament Illegal?

One of our correspondents, interested in the question we have raised, and which we were the first to raise, as to the legality of the present Parliament and its acts—and Acts—recently wrote to the Editor of the *Daily Express* upon the subject, and received the following reply:—

> Dear Sir,—The salaried post of a Member of Parliament is not an office of profit under the Crown.
>
> Yours faithfully, The Editor.

That, of course, settles the matter once and for all! At the same time, we still think we shall take the question to an even higher tribunal.

"Bothy and Milk."

A Liverpool correspondent complains about insufficient wages offered for a strict disciplinarian capable of managing twenty to thirty men. The sum offered is 22s. to 23s. a week, "with bothy and milk"—whatever that may be. Our correspondent informs us, to our great surprise, that "the monetary value of bothy and milk is only about 5s. per week," and we agree that this is scarcely a princely wage for the manager of twenty to thirty men. Perhaps, however, this is a new kind of cure which, though not in itself the equivalent of a large sum of money, possesses virtues likely to appeal to modest persons.

Insurance Act Posts.

Naturally when there are Government berths vacant a great many people are after them; but even when allowance is made for the fact that about ten million five hundred and seventy-five thousand four hundred and sixty-nine people, male and female, have applied for the Inspectorships, Assistant Inspectorships and Clerkships under the Insurance Act, the Commissioners cannot be complimented on their method of sorting out the winners. Applicants have called from far distances at their own expense, to have two minutes' audience of their Excellencies, in many cases asked silly and inconsequent questions, and then, after an interview apparently satisfactory, dismissed, to receive a few days afterwards a formal printed intimation that they have not been recommended. In some instances the most likely people have been rejected for the least likely. No wonder the usual allegations of jiggery-pokery are in the air.

Odious Comparisons.

A Hampstead lady draws our attention to these sentences: A Trinity House pilot, John Green, of Dovercourt, two months' hard labour, at Harwich Sessions, for indecently assaulting and ill-treating a child of seven; John Pollock, six months' hard labour, at Chelmsford Sessions, for stealing from Fingringhoe Church a cassock, girdle and book; Minnie Kindred, six months' hard labour, at the same court, for stealing three pairs of trousers; Owen Allen, butcher's salesman, three months' hard labour, same court, for breaking two windows while drunk. Evidently the point the lady wishes to make is that magistrates think more of windows and trousers and cassocks than of the defilement of little innocents by the beasts. It loses something of its force, however, from the fact that different magistrates were engaged in the cases.

Hastings Pier Lavatory.

Mr. Walter Maxwell, General Manager of Hastings Pier, is rather angry with us because of the statement we recently made, on the authority of a high officer in the Army, that there is, or was, a man stationed outside the lavatory at Hastings Pier cadging from everybody who came out, and that notices were posted up explaining that he had to do this because he was not paid any wages as lavatory attendant. Mr. Maxwell said he remedied "what was an undoubted nuisance" in taking over the management two years ago. The statement, of course, arose, as our regular readers know, out of the starvation wages paid to lavatory attendants for long hours, notably at Leith, and our informant was probably merely "reminded" of the state of affairs at Hastings when on his last visit there. We are quite willing to assume that the lavatory attendant on the Pier now receives a salary commensurate with the arduous and trying character of his duties.

Nine Points of the Law.

Here is a strange grievance. One of our readers had his bicycle stolen, and, what is surprising, had it recovered by the police. The man accused of the theft pleaded not guilty, and the case has been adjourned till next October. Meanwhile, the police retain possession of the machine, and our friend has to pad it on foot, while no doubt the inspectors and their friends enjoy unexpected opportunities of rushing about on wheels. We wonder whether this sort of treatment is of universal application, and whether Paderewski, for instance, would be kept out of the possession of his piano, or a workman deprived of his tools for several months, while the cumbrous process of the law was being applied to the problem of ownership.

"Why My Typist Deserted Me?"

"MURRAY" AND THE RECTOR.

It is queer how parsons rush in where angels fear to tread. The Rev. W. P. Jay, Rector of St. Anne's, Eastbourne, is evidently one of the cloth who can find evidence of Providential design in everything. Preaching from his pulpit the other Sunday, for instance, he informed his congregation that "the power of the Creator was shown by the frustration of a man ('Murray') who was prepared to go the furthest extent in sin, and yet failed in his design of destroying all traces of his identity." The rev. gentleman evidently does not realise that what he intends as an impressive argument is an absurd one. Surely, if the Creator had intended to display His power He would have frustrated the accomplishment of this ghastly horror of wholesale murder, suicide and arson. The Creator not having interfered to prevent the crime, surely it hardly matters at all that He should exercise His power to prevent "Murray" from destroying all traces of his identity. Power, to be of any account in human affairs, should be exercised when it is needed, not when it doesn't matter.

PRISON FOR DEBT.

Thanks to the firm stand made by many of the County Court judges against sending people to prison for the non-payment of debt (technically for "Contempt of Court"), the number of debtors imprisoned is still decreasing. Even so, there were as many as 142,899 warrants of commitment issued last year, though the actual number of prisoners was 7,681—500 less than the previous year. It is clear, however, that the warrant of arrest is still extensively employed in attempting to get blood out of stones. The common argument of creditors is that some people would not make the slightest effort to pay if they did not realise that in the last resort they could be put in prison. In a minority of cases this may be so, but the majority of people are honest and pay their debts as and when they can. The warrant is used as a weapon to terrorise persons without means. As a result, more often than not, debtors and their relatives and dependents starve themselves.

ONLY ONE.

The late Emperor of Japan was acknowledged to be a demigod, but modern ideas have deprived his successor of such honours. The greatest inconvenience occasioned by this is that the new monarch is condemned to monogamy, which he considers as a synonym for monotony. Some years ago he said to his father, "Papa, I am going to take a second wife. My present one does not suffice for my needs." "What, a second wife? Oh, you wicked boy!" "Yes, but you have five." "Perhaps, but I am a demigod, and I was not brought up in the European fashion." "Come now, papa, one more wife, just one." "No, that would be unconstitutional." And so the young Emperor must resign himself to a single wife. It may be said that that is already a great deal. But that is a question of temperament.

ICED LAGER.

Now that Lord Mersey and his assessors have completed their arduous labours in connection with the *Titanic* Inquiry, we suggest that the Government empower them to spend another £50,000 in looking into the *Corsican* ice collision. The point on which they should focus their penetrating intellects is a statement made by Mr. Foote, a saloon passenger, who says that: "A bottle of beer that I left in the smoke-room was half empty when I returned." The terms of the reference might include an inquiry as to why the bottle was not entirely empty.

PRINCE MIKE AND CO.

Prince and Princess Michael and their followers, of the Flying Roll in New Brompton, have been rather slack in bombarding us with their epistles of wrath and texts of destruction since we began to express our anxiety to fix the identity of "God's Ambassador" who mixes religion and shop, tracts and treacle, bun and bunkum, with such apparently excellent results at the place of his present earthly sojourning. But why this startling reticence? The questions we have asked are quite simple, and surely Prince Mike can answer this one "yea" or "nay": Was his Royal Highness ever in the hands of the police of Detroit?

MORE NAUSEATING PIETISM.

Not that Prince Mike is alone in appealing for trade on account of piety. Some time ago, we referred to a circular issued by a firm of clothiers in Carnforth. They are still rolling the old chariot along, it seems. After announcing underneath their photographs that they are "The Reliable Clothiers," they proceed: "My Dear Carnforth Friends,—We just call to say 'Thank you' once again for all your kindness to us. It is seven years the 1st August when my precious one was taken to live with Jesus, seven years of sunshine and shadow, many a dark day we have had, but it has always turned into clear sunshine. You cannot think how thankful we are in all you do for us, and we are delighted in every way to serve and please you all; in fact, we live to please. We still keep on singing, yes, even when we feel so sad, we are singing now—

Use me, Oh Lord, use even me,
Just as thou wilt and when and where,
Until Thy blessed face I see,
Thy joy, Thy rest, Thy glory share."

Prince Mike and this firm ought to make a partnership of it.

NOT ON SUNDAYS.

In one of the Surrey papers a week or so ago there appeared an advertisement, "By Order, T. W. Weeding, Clerk of the County Council for Surrey," headed "Wild Birds Protection Acts and Wild Birds Protection (County of Surrey) Order of 18th March, 1903." From this advertisement it appears that it is illegal to take or kill any wild bird whatever on Sundays throughout the county, except in Little Bookham, Burstow, Chessington, Chobham, Elstead, Farnham, Puttenham, Reigate' Stoke-next-Guildford, Wallington, and Walton-on-Thames. It may be our fault that we have not noticed it before, but apparently Surrey prefers its religion on the squint. Why wild birds should have a Sunday off in one town and not in another—why it should be wrong to shoot them on Sundays in Peper Harow and right to shoot them on Sundays in Little Bookham—well, it may be explainable, so will Mr. Weeding or the nearest policeman kindly tell us?

RAILWAY SANDWICHES.

One of the medical papers has been holding an inquest on the railway sandwich. Apparently our medical contemporary does not know that as a joke the sandwich has been dead this last twenty years, and that as a scare it can say nothing which has not been said thousands of times already. However, we are once more invited to contemplate the railway sandwich as an outrage on the community and a danger to the public health. It is hard, it is dry, it is microbic, it smiles in your face while it picks your pocket. It has this one consolation to offer: when it is seventy years of age it intends to apply for a perpetual pension. It won't have long to wait.

See this week's MRS. BULL. Now on sale.

Reigh of Bray.

Sergeant Foley, of Bray, found a young woman of the name of Kehoe, sleeping out in the rain. Though she had been out all night and was soaked through, Mr. Joseph Reigh, J.P., presiding at petty sessions, sentenced her to one month's hard labour. It is undoubtedly time the Vagrancy Act was overhauled. It offers a standing invitation to every callous or liverish magistrate in the country to vent his choler on helpless people whose only real offence is their poverty.

A Westminster Bye-law.

The Government and the County Councils have become so obsessed with the idea that the people of this country ought to spend half their time filling up official forms for their moral good and the other half for their physical recreation, that, unless a stop is put to their incessant demands, the British citizen will presently have to fill up so many bits of paper that he won't have enough privacy left to be able to take a bath in the dark. A bye-law to be enforced in Westminster declares that everybody who takes in lodgers there must fill up a form disclosing the total number of rooms in the house, the number let in lodgings, the "manner of use of each room," the number, age, and sex of the occupants of each sleeping apartment, the Christian name and surname of the occupier of each room, and the amount of rent or lodging money paid. It is understood that next week the Council will apply for a bye-law authorising them to enquire what the lodgers eat; what, where, when, and how much they drink, and how often they get their hair cut.

Worse than All.

This is not the last or the worst. The Local Government Board have informed the Westminster City Council that, "if it can be reasonably enforced," the Board will consent to a bye-law directed against the letting of rooms to "persons not known to be married." This is really so monstrous that we are amazed an administrator of the robust common-sense of Mr. John Burns should lend his sanction to it. For what will it mean? It will mean that any married couple seeking lodgings in Westminster will have either to carry their marriage certificates about with them, or to submit to an offensive catechism on the part of everybody to whom they apply. If such a bye-law were sanctioned in the case of Westminster hotels, there would be an outcry at once. To the managers of the great West End hotels "Mr. and Mrs. Jones" are as their names appear in the visitors' book, and no offensive questions are asked; why, then, should the responsibility and the unpleasantness be put on West End landladies of "knowing" that their lodgers are married, especially when knowing resolves itself, maybe, into nothing more than bogus marriage lines, or lying answers to impertinent questions? Few of us know whether any of our most intimate friends are married. We assume they are, and we no more think of requesting them for an affidavit on the matter than we should think of asking to see their birthmarks.

Morecambe's Magistrates.

A few days ago, Alderman J. R. Birkett, a resident Morecambe magistrate, sat at Lancaster to hear some drunk cases, and to remand a man charged with stealing at Morecambe. "Why," asks the *Morecambe Times*, "should the police, the witnesses, and the magistrate have been compelled to spend their time at Lancaster disposing of Morecambe cases?" As this seems a pertinent enquiry, we hereby beseech Alderman Birkett to lighten our darkness.

Immunity for Burglars.

The law moves in a mysterious way. It is quick enough to persecute poor devils who are too poor to pay for a lodging and not rash enough to steal. But it affords inadequate protection to honest citizens who cannot afford to employ solicitors. The house of one of our readers was burgled last March. Some of the stolen goods were identified at a pawnbroker's shop and traced to a man who admitted having pledged them. This man was charged, and acquitted for lack of evidence, the owner of the property not being called upon. And now our friend cannot obtain the return of his property; the pawnbroker refuses to part with it until the judge makes an order; the judge ignores letters; and the Home Secretary takes refuge in the official formula that the case "shall receive due attention." What a pity our correspondent is not a foreign princess!

"To the Day" in 1875.

Here is an editorial note from *Colburn's United Service Magazine*, printed thirty-seven years ago:—

> All that we wish to impress the public is, that in spite of the very smoothest assurance from interested parties, Germany is preparing for a struggle with us for the supremacy of the seas, and the melancholy example of France is surely quite enough to bring home to the most unthinking the ruinous consequences of being caught unprepared. One great naval defeat sustained by us would be a blow to our prestige that would take very many years to efface; hence it must never occur.

This paragraph brought forth from the *Nord Deutsch Zeitung* the statement that "the whole scheme of naval policy has been remodelled for the purpose of enabling the German fleet to assume the offensive when required by the wants of the new Empire," which, in short, means that barely five years after the proclamation of the Emperor William, the leading newspaper of Germany was avowing that United Germany would lead to a trial of strength on the sea with Britain. When will our politicians wake up?

"Dark Side of Colombo."

If the allegations of "A Visitor to Ceylon," in a paper called the *Christian Advocate*, are accurate, the British authorities ought to apply their powers to put an end to a most infamous traffic. Briefly, it is said that a certain Reclamation Street in Colombo contains several houses, well known to the police as to everybody else, used by the proprietors to exploit Singalese children from eleven to fourteen years of age. We say infamous, because children are the victims. We appeal to them, not to make a sermon about immorality, but to save the face of British humanity. Even the flag will never be able to eradicate immorality, but it ought to be strong enough to wipe out cruelty and brutality. It ought not to float above little children, martyred at the shrines of vice. Let there be an end of this monstrous child-sacrifice in Colombo. For the credit and honour of the British name these little ones must be saved. They must find themselves in a Reclamation Street in reality.

Eighteenth Century Press on Party.

"Oh, what is a whig, sir—oh, what is a whig?
Oh, what is a whig and a tory?
In search of preferment they'll dance the same jig
And both tell the very same story.
For a tory's a whig, sir, a tory's a whig,
And a whig makes a very good tory;
Out of place they look little, when in they look big,
And both tell the very same story."—

Gentleman's Magazine, 1760.

The Popular Song—"Happy Days." Words and Music—

THE LATE "GENERAL."

We presume that the elaborate ceremonial in connection with the funeral of General Booth was known by its organisers not to be inconsistent with his own wishes; otherwise we should be tempted to suggest that the thing was a bit overdone. However, the old man is at last laid to rest—and peace to his memory. Our advice to the new "General" is to disband his "Army"—which has had its day.

DICKENS AND CHEAP CHARITY.

We observe that the "Dickens Centenary Fund" has now been closed, and that it has realised £12,500. "After deducting the *necessary expenses*," says the Honorary Secretary, "the fund has been invested for the benefit of the five granddaughters of Charles Dickens. This will yield a present annual income of over £110 each." We should like to ask the Honorary Secretary, Mr. Beckles Wilson, the amount of the "necessary expenses," and what it is proposed to do with the capital fund when the present beneficiaries die out. Why not a wing of a hospital for the care of the children whom the novelist loved so much?

FAME!

Our attention has been called by several readers to the following advertisement, from a Leicester paper:—

> H. BOTTOMLEY, Comedian, hasn't got £50,000 of Whitewash, but he has got some funny songs, and works them in a novel way. Concert managers book now for winter.

We have had many crimes attributed to us, but——!

HOW THEY DO IT IN CANADA.

The Canadian Government has recently issued its Report upon unclaimed bank balances, unpaid drafts, and bills of exchange, in the chartered banks of the Dominion for the last five years and upwards. It states that some of the deposits date back to the early part of last century, several sums running into thousands of dollars. There is a movement on foot in the Dominion to revise the present Bank Act, by inserting a clause authorising the Government to take over this money. The Old Country must wake up

A MEASURE OF AGE.

We heard an expression the other day, apropos of a person's age, which was new to us, and which struck us as both expressive and subtle. "How old are you?" we asked an American lady, and this was the reply—"As old as my tongue and a little older than my teeth." Think it out.

WHY, IN GIVING TO THE POOR, DOES THE FOREIGNER GET SERVED FIRST?

"John Bull's" Biscuits.

["*Taking the Biscuit*" *has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For stating in a paragraph regarding the appeal for revision of the sentence in the Oscar Slater murder case that, "The jury's verdict was UNANIMOUS. NINE *of the jurymen were for 'guilty,'* FIVE *for a verdict of 'not proven,' while* ONE *was for 'not guilty.'"*

THE ABERDEEN FREE PRESS
TAKES THE BISCUIT.

For stating in an article on the population question in France that "Many PARENTS *agree to have no children,"*

THE MEDICAL PRESS
TAKES THE BISCUIT.

For saying, according to "The Star," in his account of the railway accident at Vauxhall, "I was in the LAST COACH *at the rear of the train.* BEHIND *our coach there was* ANOTHER *coach, and then the guard's van,"*

Mr. W. GRIMES (King Street, Chertsey)
TAKES THE BISCUIT.

For stating in its description of a wedding at Frimley, that the bridesmaids wore hats of "black crinoline, trimmed with blonde lace and SAXE BLUE CAKE STANDS,"

THE CAMBERLEY NEWS
TAKES THE BISCUIT.

For stating in an article on cliff-climbing, published in "Fun and Fiction," that, "There is generally a way out, and, if not, then you must REMAIN QUIET, AND SHOUT AS LOUDLY AND FREQUENTLY AS YOU CAN,"

Mr. J. M. DICK
TAKES THE BISCUIT.

For stating in its report of a fire in the Western Theatre at Charlottenburg that, "The FIRE *did* NOT *reach the auditorium, but that part of the building was* DAMAGED *by* FIRE AND WATER,"

THE NOTTINGHAM GUARDIAN
TAKES THE BISCUIT.

For stating that "Sun Yat-sen DIED *with Yuan Shi-kai last evening and* AFTERWARDS *had a conversation with the President lasting many hours,"*

THE SOUTH WALES ARGUS
TAKES THE BISCUIT.

For stating that "The Vicar (the Rev. W. T. Money) will preach at both MORNING *and* EVENING *service at St. Peter's, Greenwich, on Sunday next* AT 3.30 P.M.,"

THE SOUTH-EASTERN HERALD
TAKES THE BISCUIT.

*For stating in an account of a flight by Mr. Gustav Hamel that, "Thousands of people—*INVALIDS IN BATH-CHAIRS, *young men and children, motorists and pedestrians—*RUSHED *to the field."*

THE DAILY MAIL
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

Given with every copy of this week's MRS. BULL.

PROPOSED PEOPLE'S COMMAND PERFORMANCE.

MUCH ADO ABOUT NOTHING!

BY THE EDITOR.

"Here's a pretty mess—here's a 'how-do-you-do'!" In my innocent desire to help the victims of the late dock strike—and, if you will, at the same time to score a popular point for JOHN BULL (it is just as well to concede something to the cynics!)—I have brought down upon myself the wrath of the whole theatrical and variety press! Of course, it is very impudent of an "outsider" to take upon himself the burden of a big performance without first consulting the responsible heads of the profession, but may I very respectfully remind my critics that I have been the lessee of about a dozen of the principal London theatres?

When the late Strike was drawing to a close, it occurred to me that, with the great fillip which this journal could give such a function, a monster matinée, on the lines of the Royal Performance, could be very successfully organised for the benefit of the starving men, women and children who are the grim and silent witnesses to the stern and cruel reality of the latest industrial war. And, quite naturally, it further occurred to me that it would add considerably to the attractiveness of the function if some of the principal artistes who were not included in the Royal Performance could be secured. That was a mere business consideration, and, in itself, should not be offensive to anybody. But I had no idea of attempting to carry out the scheme without active, and essential, co-operation on the part of professional management. And, on July 25th last, I wrote the following letter to Mr. Stoll:—

> DEAR MR. STOLL,—What do you think of the following idea, namely, that JOHN BULL should get up a monster performance for the benefit of the sufferers of the Dock Strike, to be called the *People's* Command Performance, or something of that kind, and to include Marie Lloyd, Chevalier, Gus Elen, Fragson, Mozart, and other celebrities who were left out of the Royal Show? Boomed as we could boom it, it would go like wildfire, and we ought to be able to hand over a very substantial cheque to the Strike victims.
>
> It seems to me that the Coliseum (or the Palladium) is an ideal place for the show, and if you are agreeable, we will go ahead at once and boom the thing as no show has ever been boomed before—with the result that every ticket will be sold long before the date, and that thousands will be waiting in the streets all night for the cheap parts.
>
> This is really an excellent idea, and I feel sure it will appeal to you.
>
> We would, of course, like to say that you had lent the Coliseum for the occasion, but if you wish it we will pay you out of the proceeds a reasonable rent. If you will ring me up to-morrow I shall be glad to have a word with you on the subject, and, if necessary, to fix an appointment to discuss it with you.—Yours faithfully, HORATIO BOTTOMLEY.

Unfortunately, Mr. Stoll's reply is marked "private," and I have not yet obtained his permission to publish it. I must not say more, therefore, at the moment than, as will be gathered in a moment, I had no reason, up to this point, to believe that I was in any way offending against the canons of professional taste or etiquette.

On July 30th I wrote again to Mr. Stoll, as follows:—

> DEAR MR. STOLL,—Thanks for your letter. Now that the Strike is settled, would you co-operate with us in connection with the proposed performance? I am sure we could make an enormous success of it.—Yours faithfully, HORATIO BOTTOMLEY.

And now comes the sequel. On August 8th I received the following letter. I direct attention to the words I have underlined, clearly indicating that the suggestion as contained in my first letter had been discussed:—

> DEAR SIR,—Mr. Oswald Stoll has handed your letter to me of the 30th ulto., and has chatted over the suggestion with me. We are both in agreement to have a matinée on either a Thursday or Friday afternoon at the London Palladium. By having the co-operation of the Variety Artistes' Federation, Mr. Stoll and I think this could, with your assistance, be done on a very large scale indeed. Perhaps, therefore, you could telephone me this afternoon or to-morrow morning with a view to fixing an appointment to discuss the matter in all its details.—Yours faithfully, LONDON THEATRES OF VARIETIES, LTD.
>
> Chas. Gulliver, *Managing Director.*

I then saw Mr. Gulliver, who was most enthusiastic about the idea; but it is right to say that he insisted that the Variety Artistes' Federation should be consulted, and that their co-operation was a *sine qua non.* As JOHN BULL was then actually going to press, and I was leaving town, there was only time to telephone a hurried message to the office—which resulted in the paragraph which has caused all the trouble. Neither Mr. Gulliver, nor anyone else outside the offices of JOHN BULL, saw the announcement before it actually appeared, and I must accept sole responsibility for it.

I regret that there was any reference to the "casual workers" under the Insurance Act, because, pitiful as I know their plight to be, I realise that it gives a suspicion of political flavour to the affair; and although, in my experience, the variety stage is not overwhelmingly fanatical in its adhesion to the Liberal party, I agree that it is desirable to steer clear of anything calculated to sound a discordant note. Without in any way reflecting upon the selection made by the Royal Performance Committee—whose task, I fully realise, was as delicate as it was difficult—if JOHN BULL is to take the initiative, as it proposed to do, in connection with the contemplated matinée, defraying the whole of the expenses, and handing over the proceeds, without the deduction of a single penny, to the Strike sufferers—well, JOHN BULL must "call the tune"; and that means giving preference, if their services can be obtained, to artistes whom the public had not the opportunity of hearing and seeing at the great Palace show. Apart from any other consideration, it would be extremely unfair—generous as I know them to be—to make a further demand upon the services of those who so recently gave their help to another branch of the ever-present and ever-pressing cause of human charity.

If this stipulation results in the abandonment of the scheme, then others must take it up, if so inclined, on their own lines—and good luck to them.

POSTSCRIPT.

Just after posting my article, I have received a letter from Mr. Gulliver, dated August 20th, and delayed in transit from my office to Carlsbad, in which he says: "I am desirous that the proposed matinée should go on, and be the means of supplying large sums of money to benefit the Transport Workers and their families, *but I must ask you in all future announcements to withdraw the words* 'Public Command Performance,' otherwise it is impossible for me to associate myself with this matinée." Well, what *shall* we call it—"A RIGHT ROYAL MATINEE"?

How to Make a Lady's Knitted Coat.

A BOND STREET CHARLATAN.

MYSTERIOUS MYSTIC'S DELICATE DUTIES.

When the police get a few moments to spare, perhaps they will have a look in at 89, New Bond Street. They will find established at this address what is known as the Hindoo School of Prediction. The president of the establishment is set down as Prof. Vikrama Kaniska, and the Chief Mystic and Adviser, Khan Yaqin Sahib. At the present moment they are circularising servant girls to take postal lessons in what they call "The Art of Scientific Prediction." On the back of the envelope containing the circular is printed, "This seal must only be broken by the person to whom it is addressed. If not delivered return at once to Alfred Jones, 90, New Bond Street."

Now there is no such person at 90, New Bond Street. The premises are occupied by Walpole Bros. The accountant of this firm tells us that all letters addressed to Alfred Jones are accepted and forwarded on to an address at Maida Vale—a strange proceeding, which we will not comment further upon at this juncture.

The circular letter is as follows:—

Chief Mystic and Adviser: Khan Yaqin Sahib.
89, New Bond Street, London, W.
President: Prof. Vikrama Kaniska.

12th August, 1912.

AP DOST SALAAM,—

My great success in prediction has brought so many enquiries as to how I do it that I have recently formed a class for learners, and I am teaching by correspondence. I have selected you from a few whose names have been given to me who could learn quickly, and you seem particularly good for this subject. Now Astrology is a most helpful and true science, and if you will only put yourself in my hands, I will undertake to teach you not only how to read the future, but how to obtain exact dates. Now, I propose to do this by correspondence, so you can learn in your spare time. The only thing I ask is that you will give the lessons all the attention you can, and that you will answer all my questions faithfully, and to the best of your knowledge, just as if you were here in class. You must admit what a help it would be to be able to sit down and make a few calculations to ascertain if certain things or changes are likely to happen so as to guard against any evil working and profit by the good.

Please read the enclosed leaflet, which gives a few of the things that can be answered by Astrology, apart from the fact that the WHOLE OF A PERSON'S LIFE can be forecast from the cradle to the grave. You can tell your own or your friends' fortunes, but need only go a few years ahead if this is all that is required. A full course of lessons is 25s., if paid by instalments of 5s. each, or if you send the whole at once I will reduce it to 21s., and make no extra charge for postage.

This is an offer I shall not make again, so please let me have a reply to this letter by return of post, so that I can put your name down. It is quite understood the lessons commence directly you have sent the first instalment. You can send the remainder at your convenience.

Yours for success and happiness,
(Signed) KHAN YAQIN.

P.S.—Please keep this a strict secret, as I do not wish my friends to know how I propose divulging the mysteries of this art.

Accompanying this letter is a long list of questions which may be answered after payment of the fee and going through the charlatan's course. Here are a few extracts:—

CHILDREN.—Shall I have any family? Female may enquire: Am I enciente? Shall I become enciente? Whether the child will be a male or female? How many children shall I have? Say number boys and girls? Will the child live or die? Male may enquire: Is the female chaste? Is the child lost or absconded?

LONG LIFE AND DEATH.—Shall I live long? How long am I likely to live? Enquiries can be made about the life of another.

Will there be a death in the family, and when? Will there be a death to a connection of the family, and when? Shall I benefit by it in any way? Who will be the first to die in the family?

In a future issue we shall have something to say about silly women who have consulted other sharks, and how their lives have been made unbearable through systematic blackmail.

For the present, we leave the matter in the hands of the police. If such a business were to be carried on in a poor district of London, it would very soon be suppressed.

"F. E." ON "H. B."

A GENEROUS TRIBUTE.

In an article in the September number of the *Oxford and Cambridge Review*, on "Parliamentary Oratory," the Right Hon. F. E. Smith, K.C., pays the following generous tribute to Mr. Bottomley:—

> In many ways I consider Mr. Horatio Bottomley to be one of the most attractive speakers to whom I have ever listened. He certainly attains to a higher degree of excellence in three quite distinct types of speech than any speaker known to me. His House of Commons style was almost ideal. Self-possessed, quiet, irresistibly witty and distinguished equally by common sense and tolerance, he made for himself a position in the House of Commons of which nothing but the loss of his seat would ever have deprived him. I am assured by good judges that he was, if possible, even more effective when addressing a great audience of many thousands, and as a forensic speaker I can say with long experience that his force, his persuasiveness and the perfection of his form were unrivalled. Many men can speak well in the Law Courts who speak well nowhere else; some can speak well in the Law Courts and in the House of Commons; some, again, in the Law Courts and on the platform. I have never met any one who reached so high a degree of excellence in all three methods of speech. He united to a brilliant native humour a broad range of treatment, nerves of steel, an original outlook upon affairs and an exact grasp of detail which hardly ever accompanies the other qualities. His absence from the House of Commons has impoverished the public stock of gaiety, of cleverness, and of common sense.

IN DARKEST DOVER.

AN APPEAL TO THE CORPORATION.

The Dover Corporation has just become infected with a somewhat tardy, though highly commendable, desire to protect the pockets of the ratepayers.

Surely there is some better means of decreasing the public expenditure in Dover than by throwing the town into utter darkness at one o'clock in the morning, when the last train from London has only just arrived—if it is punctual!—and when the cross-Channel boat has yet to land its passengers. Perhaps it is only a coincidence that numbers of policemen have recently been taken off day duty. Heaven knows they are wanted badly enough to assist those on night work.

The complaints that have been made against the practice are innumerable. Householders—not in the least the worse for strong drink, mind you—have been compelled to strike match after match to find their own street doors! It seems to be a common occurrence for people vainly endeavouring to find their way along the once familiar streets to collide with trees, walls, and silent-shod policemen, and more than one lady, whose duties have compelled her to be out late at night—nurses principally—have complained of being insulted on their passage through the lampless streets by roughs who welcome this absurd and dangerous state of things.

Must we say in future that Dover is not worthy of Shakespeare's commendation when he says:

"And drive toward Dover, friend, where thou shalt meet both Welcome and Protection?"

ANOTHER "BELATED REWARD."

WHEN THE WAR OFFICE WAKES.

Mr. McKenzie, of Rye, who—as our readers will remember—recently succeeded in extracting from the War Office the Crimean medal for which a poor old soldier had in vain been striving for 60 years, tells us that the warrior has now been awarded a pension "for life" of 4d. a day. But what about all the arrears? Humanity demands that they should at once be handed over, so as to comfort the veteran's few remaining days.

Full and Clear Instructions in this week's MRS. BULL.

THE INSURANCE ACT MUST GO!—II.

TRADE UNIONS SOLD.—THE COMPULSORY INSURANCE CONSPIRACY.

By T. GOOD.

Until a very few years ago trade unionism steadily grew in importance and influence as well as numerical strength. In spite of all faults and errors, it did good work. Wages were increased. Labour conditions were improved. Workmen were gradually raised to a comparatively free and independent position.

Workmen Betrayed By Leaders.

Now a change has come over the scene. Certain Labour leaders, sent to Parliament and paid by the trade unions to advance the cause of Labour, and to maintain a strict political independence, have prostituted their position, broken their pledges, and sold their supporters. They have joined in the ordinary Party game of humbugging and plundering the public for their own personal profit. While wages have been cut down, and the unemployed have emigrated, or starved, or committed suicide, these Labour leaders have voted for increased taxation upon the poor to provide fat salaries for "Labour Advisers" at the Board of Trade and for Labour Exchange jacks-in-office. While a few rich capitalists and their organs in the Press and their agents in Parliament have schemed to weaken trade unionism and humble the workers, these Labour leaders have wasted time on fiscal missions to the Continent, trips to America and Australia, writing books about Indian Government and the theories of Socialism, ranting on Temperance platforms, hob-nobbing with middle-class Suffragettes on the make, feeding and drinking at swagger dinners and garden parties and touting for Government jobs.

State Carrots For Labour Party Donkeys.

Here the enemies of trade unionism have seen their chance. If leaders can be bought, surely the men and their unions can be got for nothing. First one move and then another detrimental to Labour was made without a protest from the leaders. Some of the moves were supported by the leaders. With each important step in the conspiracy *one* Labour man was given a job. One became a "Labour Adviser," another an Exchange Manager, and another an Insurance Commissioner. These were the carrots dangled before the donkeys of the Labour Party—after they had proved themselves susceptible to the smell of carrots. Thus it came about that the great trap—the Insurance Scheme—was set for the working classes. Baits, in the shape of Government jobs at £20 a week, were set in sight of the jelly-fish on the Labour benches at Westminster—in order to catch, not the Labour Party fish, but the trade unions. The support of the Labour Members, like that of the friendly society officials, was needed to get the Insurance Bill through, and to persuade the unsuspecting workers that it would be a good thing.

How the Asses Brayed.

After confidential interviews with Mr. Lloyd George, the highest officials of societies and unions assured their members that the Insurance scheme would be a "god-send." That is the very word used to describe the measure in a *Daily Mail* article by Mr. J. Lister Stead, of the Foresters, who is now a "Commissioner" at a big salary. Mr. Will Crooks, M.P., said it was "a great scheme." Mr. J. H. Thomas, M.P., said it would be "a notable contribution towards the amelioration of the conditions of poverty." Indeed it is. Poor casual labourers are purchasing 7d. stamps, and those in the ship- and house-building trades a shillingsworth of stamps weekly, to stick on their cards on the mere off-chance of getting work. They are even pawning things, and going without bread, to do it. Mr. W. T. Wilson, M.P., "particularly welcomed the scheme." Mr. George Lansbury, M.P., said it was "a very big and fine scheme." It is—for Government officials. Mr. J. O'Grady, M.P., said it was "a great scheme . . . a powerful lever to lift the workers from the pit of destitution." Mr. J. Williams, M.P., said it was "a splendid scheme." Mr. A. Smith, M.P., said it was "one of the finest pieces of legislation any country had ever considered." Mr. Snowden, M.P., said the general plan was on "satisfactory lines." And Mr. Henderson, M.P., described it as "one of the greatest legislative attempts yet made on social reform lines."

Duping the Workers.

And the Labour leaders outside Parliament were as untruthful as those inside. Circulars and reports by the hundred thousand copies at a time were distributed to the members of trade unions in order to deny what was said in this journal, and to draw the poor dupes into the net. I have a bundle of such reports on my desk as I write. Here is a sample of the lies with which trade unionists were stuffed by their leaders.: The members of the Boilermakers' Society were told that in respect of doctors' fees alone their funds would be relieved to the extent of £7,000 a year by the State scheme. The truth is that, even if the doctors consent to work the scheme, the fees will be far higher than under the old club system, so there will be a loss instead of a gain. In the same report the various "benefits" of the new scheme were all set out, but no hint was given that not one of the benefits is guaranteed by the State. The 10s. a week sick pay was duly impressed upon the members, but there was no word about men over 50 years of age being entitled to 7s. a week only, and those over 60 to 6s. only. It was stated that "in all cases" the members would have "free medical attendance and medicine." There is no guarantee of anything of the kind. Running all through these trade union reports and Labour leaders' speeches there was misrepresentation; and when some of the rank and file began to smell danger and called meetings to condemn the scheme the Labour Members went down to the country to assure the men that it would be all right.

Our Own Warnings.

All that time the leaders were being solemnly warned of the intention and effects of the scheme. Two or three well-wishers of Labour outside the movement, who knew what was going on, took special care to inform the leaders. When private warnings were disregarded by the leaders, efforts were made to convey the truth to the rank and file. Mr. Wedgwood, M.P., had a letter published in the *Labour Leader* in which he explained that the object of the scheme was to "draw the teeth of the unions." Mr. Hilaire Belloc wrote an article for the *Clarion* explaining how the scheme emanated from the big employers who desired to smash trade unions, and the same gentleman published article after article to the same effect in his own paper, the *Eye Witness*. Mr. John Simpson, a high authority in the insurance world, wrote articles for the *Socialist Review* and *Labour Leader*, explaining how the scheme was intended to cripple the societies and play into the hands of the big insurance companies. In a score of articles in this widely circulated journal the same things were made plain, and I also wrote several articles for *Justice*, the *New Age*, and some of the local papers. But the Labour leaders set themselves out deliberately to mislead their followers and get the entire working class into the trap.

Now the trade unionists are finding pressure put upon them to join the "approved" societies of the big employers and the Prudential. As time goes on, the position of the trade union man will be made as intolerable as possible, and the unions will be put to endless trouble and expense. If this pressure, applied jointly by big employers, insurance companies, and Government officials, is not enough to kill the unions they will most certainly be declared bankrupt when the great "valuation" is taken. Organised labour is to be smashed, and the big employers, insurance companies, and State parasites are to have unlimited powers to tyrannise and fleece the public generally and the workers particularly. To such a pass have we been brought by the black treachery of the Labour Party villains.

Why Churches are so Empty—

INDUSTRIAL ASSURANCE FRAUDS.

JUDGE'S SCATHING DENUNCIATION OF "PEARL" METHODS.

A few weeks ago, Isaac Cooper, of 56, Lower Green, Newcastle, sued the Pearl Life Assurance Company under three different heads. In the first instance, he claimed the sum of £18, less £8 credited, to be paid in accordance with the policy. In the alternative, he claimed damages for breach of contract, or the return of the premiums paid.

He had been induced to take out a policy on the life of his uncle, and had been informed that it was quite legal for him to do so. On the death of the uncle the Company refused to pay the claim, on the ground that he had no insurable interest.

During cross-examination, his Honour intervened and said he strongly objected to these kind of actions by assurance companies. They "knew these people did not take the trouble to read these policies, and they were labouring under a delusion; and yet they allowed them to go on paying these premiums until the end and then they turned round and said the policies were void. . . . The high officials came round and inspected the premium books and knew that they were being paid by one person while the policy was issued to another, and they allowed him to go on paying the premiums knowing that in the end he could not recover the money. *He called it absolute dishonesty.*"

He gave judgment for the plaintiff for the amount claimed, and in doing so said this was another of those disputes one so often met with between an Industrial company and one of their assured.

"The more he heard of these cases the more he was amazed at the law, which seemed to allow these insurance companies *to enter* wholesale into contracts with members of the working classes, *contracts which were in themselves absolutely illegal*. . . . Everybody was assumed to know all Acts of Parliament upon the Statute Book, and therefore even the humblest and most illiterate person in the kingdom was treated with regard to his contracts with these insurance companies as though he knew just as much about the law as they did themselves. Everybody knew, in fact, these people did not know the law; and everybody knew that these insurance companies did know the law; and, therefore, the Legislature seemed to allow these kind of contracts to be entered into wholesale between persons who did know the law, and knew that they were entering into illegal contracts with persons who did *not* know the law. *Incredible hardships were inflicted on the working classes for that reason.* . . . He had had experience of the resorts and influence and pressure which the agents brought to bear on these people to insure somebody. He was sorry to add that, as far as he could see, the insurance companies did not seem to care. . . .

"In the case in question the policy was not worth the paper it was written on, because the company knew that directly the person who was paying the premiums claimed his money they could turn round and say he had not got any contract with them; and if other people sued upon the policy they would say they had never paid the premiums and had no claim. Therefore the insurance company in this case, as in hundreds of others, went on receiving these premiums knowing perfectly well that they had entered into an illegal contract, and when the time came for paying they could turn round and say the policy-holder had no claim, as they had done, in fact, in this case. They were perfectly willing to take the premiums, and when they were called upon to pay they turned round and said: 'You have entered into an illegal contract with us. You did not know it, but we knew it, and therefore we shall not pay.' The law appeared to allow that."

What have the "Labour" Members to say to this?

THE DAILY MESSAGE.

A NOVEL SUGGESTION.

The Commonwealth of Australia is trying to advertise itself by putting up what it calls a daily message on a board in the Strand. When it has exhausted its present stock of inventions, perhaps it will announce the truth and tell prospective emigrants that "no Englishman need apply" for work out there.

A WICKED PENSIONER.

THE "MISFORTUNES" OF A WORKHOUSE MASTER.

Until twelve months ago, Mr. J. F. Awbery was the Master of Warrington Workhouse. In an evil moment he invested a sovereign in the Calcutta Sweepstake, and he won the first prize of £32,000. A workhouse master with this amount of money to his credit is unthinkable, so he retired from the service of the Local Government Board. In addition to the heavy burden of having to carry £32,000 Mr. Awbery was entitled to a pension for twenty years' faithful service. Now, after Mr. Awbery's termination of workhouse service, he thought he would run a sweepstake of his own, and as such a business is forbidden in England he went to Switzerland for the purpose. In the meantime, the question of pension came before the Warrington Board of Guardians, and there were ructions in certain quarters. One of the Guardians, Miss Broadbent, felt very much hurt, and in opposing the superannuation grant, said:—"I feel it is public money we are asking for. We all know Mr. Awbery is going in for gambling in a professional way—in a way, I am told, that would not be permitted in England." As a matter of fact, Mr. Awbery can trace his lapse from rectitude (if lapse it be) to the very lady Guardian who so strenuously denounced him. It happened in this way: Miss Broadbent was organiser of what is known as the Brabazon Society, which was formed in the workhouse for the purpose of teaching the inmates to do useful work. In the course of twelve months there was an accumulation of goods, and in order to get rid of them a sweepstake was arranged. Mr. Awbery was induced to purchase a couple of tickets, and he won the best-made goods! This whetted his appetite for "sweeps," and led him on to the Calcutta affair. He claims—and with some justice also—that Miss Broadbent was the cause of his "moral downfall." But he keeps the pension!

NOTHING NEW UNDER THE SUN.

THE INVENTIVE (?) YANKEE AGAIN.

A steamer recently launched at New Jersey has been fitted with a plate glass bottom, and carries apparatus to enable passengers to see to a depth of a hundred feet. The idea is by no means a new one, and was worked out in great detail by Jules Verne in his "Twenty Thousand Leagues Under the Sea," first published in 1860. However, we are not enamoured of the glass bottom—after the *Titanic*. What about icebergs and submerged rocks?

"WANTED, A WOMAN."

THE BITTER CRY OF A CELIBATE STAFF.

We did not know that we had advertised our staff as looking out for wives. Indeed, we went so far as to check the indiscretion of one of our contributors who sought to head an article, "Wanted, a Woman. By Jim Crow." However, a lady from Regent's Park favours us with the following beautiful poem:—

TO GIRLS.

If you're strolling down Long Acre,
And will call at ninety-three,
You can sample quite a lot of boys
In the office of JOHN B.
Some, I trow, are tall and handsome,
Some are like Hor-a-ti-o,
Widowers expectant,
Or freaks like old Jim Crow.

Maxwelton's Braes are bonny,
So may be all the boys
In that office in Long Acre,
With all its dust and noise.
But like the bold Horatio—
Famed Nelson now I mean—
Might love more than one lady;
Then farewell to your sweet dream.

We beg to announce, once for all, that the offices of this paper are not a hot-bed of Mormonism.

A Candid Criticism. See this week's MRS. BULL.

THE SUPERFLUOUS CHILD.

PLAIN SPEAKING—THE CRIME OF CONCUPISCENCE—THE SINS OF THE FATHERS—"CHRISTIAN" CRUELTY—THE FRENCH EXAMPLE.

By I. L. O.

If there is one fact more obvious and insistent to-day than another, in every grade of society, it is the ever-increasing pressure upon all means of earning a livelihood. In the middle and upper classes, parents and guardians are at their wits' end to find careers for their boys, and, for that matter, for their girls too; labour bureaus strive vainly to provide employment for those who have to live by manual work and are able and willing to perform it; while the growing volume of those who are neither able nor willing is becoming the despair of economists and philanthropists alike. Crowds of persons, many of them moral and physical degenerates, are pressing more and more upon the means of subsistence, competing urgently for employment that becomes daily harder to find, and scrambling for every bone like hungry wolves. And yet, with it all, we hear incessant denunciations of the unexampled wickedness and immorality of restricting families, and exhortations from press and pulpit to breed even faster and faster. We have it dinned into us, and this by certain prurient persons who pose as the great advocates of personal and domestic purity, but who seldom miss an occasion for a spice of smug and solemn nastiness in their moral discourses, that the condition and sign of national greatness and prosperity is a high birth-rate, while decadence always accompanies and follows a low one.

Plain Speaking.

It is high time for some plain speaking on this matter. Time was when the quiverful was indeed a blessing, and when the preservation of the family or the tribe demanded an ample supply of those who might speak convincingly with the enemy in the gate. Those were the days when the ravages of wars, pestilences and famines had to be made good. And there are still persons, chiefly ecclesiastical, who are living, intellectually, in those times. But these have now gone by. Modern industrialism and modern sanitation have gone far to change all that. And as the newer ideas, such as those inculcated by writers like Olive Schreiner and Norman Angel, become more widely influential, as they certainly will, such a condition of things will cease entirely, as it has already ceased largely, to be a factor in this problem.

The Crime of Concupiscence.

It is a crime, and it is a sin, for anyone to bring into the world a human being for whom he has no reasonable prospect of being able to provide, physically, intellectually and morally. It is a crime against the State and a sin against the individual. It is a crime for anyone to incur such responsibilities if he cannot discharge them himself, but will have to leave them to others to discharge. No man has any moral right to fasten such obligations upon other people. He has no right to do it even if those he brings into being are normally sound and healthy in mind and body. He has still less right if they are likely to be physically or morally degenerate, or both. It is a mean and cowardly act for a man, for his own selfish gratification, to produce those whom he is unable to feed, clothe, educate and start fairly in life. If anyone sets up a fine house and equipage, and cannot pay for them, but leaves the expense to fall on his too confiding tradesmen, we call him a rogue, and rightly. But at any rate he can get rid of these things if, after being able honestly to pay for them for a while, his means decline and he is no longer able to do so. Why, then, should he be deemed any less a rogue who begets children whom he cannot keep, and leaves them to be paid for by the State? There has grown up far too much slipshod thought and talk on this matter. This growing tendency gaily to bring children into the world, and then call on the State—*i.e.*, the taxpayer—to provide for them, to shoulder off on to other people the responsibilities incurred, is becoming positively nauseating and indicates a most serious declension in our national character, and a grave source of danger to the community. That is where the immorality comes in. We want more of the old-fashioned, honest independence which distinguished Englishmen in less enervated days. But the trouble does not end with childhood. When these children grow up, without a trade, without proper training, what will they become? The probability is not slight that they will go to swell the unemployed, and very likely the unemployable and criminal, classes, and so become a still further burden on the State. And if, as too many are, they prove to be diseased into the bargain, the iniquity is the greater by uncounted degrees. That is not the way to rear an Imperial race.

The Sins of the Fathers.

And it is equally a sin against the family and the individual. There are many whose incomes may be adequate to provide for a family of, say, two or three. But what must happen if they have six or eight? Obviously, they all must go short. It is not a question of luxuries—they do not matter—but of the necessaries of life. Can any conduct be more callously cruel or unjust? How many families are there, ill-fed, ill-clothed, ill-taught, ill-housed, that might have been well done by had they been smaller? It is difficult to imagine anything likely to cause a more bitter and burning sense of injustice, alike against the parents and against Society, than the knowledge of being dependent on public charity, not through unavoidable misfortune, but in consequence of the wanton selfishness of the parents. And one not unimportant result frequently is the sending the poor little fledglings out of the nest too soon. Many are turned out to work, and to fight the world and fend for themselves, puny weaklings, utterly unequipped, and almost bound to fall by the way—a heartless and inhuman thing indeed. If it is a wrong against the State to throw on it unwanted, and possibly diseased and degenerate children, it is surely at least as great a wrong against the children themselves. And it is often a fearful wrong against the mother. That is another matter to think about.

"Christian" Cruelty.

It may be possible to find some excuse for the ignorant and abased, those who are but little if anything above the less intelligent animals. But it is indeed difficult to know what to think of those who are supposed to be enlightened, and even Christian people, who act thus themselves, or condone, or even advocate, such conduct in others. They profess to believe in a future life, as well as the present one, a life in which many of them think that great sufferings are possible, in which some of them are assured that these are inevitable. And yet they go on screaming out exhortations to propagate ever faster, regardless of every consideration but that of the mere increase of numbers, and shriek insults and denunciations on those who decline to pursue that reckless course.

The French Example.

It might have been expected that the strikingly improved condition of France would have provided an object-lesson; yet it appears to be regarded rather as an example to be avoided. But so long as the stream of population goes on increasing at this headlong rate, in defiance alike of common sense and common morality, so long will the unemployed and the slum problems continue to increase in urgency and complexity. Everything else is but tinkering on the surface until this is dealt with, and all the efforts of philanthropists must be largely in vain. Surely it is time to pause and think. Man has been endowed with reason, foresight and self-control, or so it is often claimed, which differentiate him from, and raise him above, what are sometimes complacently called the lower animals. Why should he be ever exhorted to throw these to the winds? Happily, there are some who recognise that indiscriminate breeding is not the whole duty of man.

Free Coupon Paper Pattern weekly in MRS. BULL.

CALLOUS CATECHISMS.

THE DELIGHTS OF THE COUNTRY.

Q. What do you mean by the country?

A. It is a vast expanse of fields, meadows and woods, discovered by Londoners every year, in July.

Q. What is the use of the country?

A. For spending holidays. If there were no holidays, the country would doubtless not exist.

Q. What does one do in the country?

A. The first business is to breathe good air. That is a serious matter. You must half close your eyes, open your mouth and exclaim every three minutes in an ecstatic tone, "What life-giving air, how very different from London!"

Q. And when you have breathed to your lungs' content?

A. After exhausting the joys of respiration, you test the profound peace and quiet of the country. This is not a very different exercise from deep breathing, but there are certain varieties of detail. You lean out of a window in the company of a sister soul, if one is available, and then you shut your eyes and murmur in unison, "What wonderful quiet, what a prodigious silence!" Then the sister soul, assuming that she possesses a particle of tact, replies, "Oh, my darling, it makes me feel quite funny," or else, "What a relief not to hear a motor 'bus!"

Q. And when you have enjoyed this religious calm?

A. Then you rest. Resting is one of the conditions of the country. There are two ways of resting, the rich way and the popular way. The rich way consists in stretching yourself out in a hammock, in the neighbourhood of rose bushes, and reading the minor poets. The simpler: you wallow in the grass in your shirt sleeves, with a handkerchief over your head to keep off the flies, and you pretend to go to sleep.

Q. Then you do not really go to sleep?

A. No, because it is very uncomfortable to lie on the grass. And then there are ants, earwigs and harvest bugs.

Q. Do you rest for a long time?

A. No, you can't, because it soon becomes very fatiguing to go on resting. So you proceed to further exercise—for instance, the discovery of peasants.

Q. What do you mean by that?

A. I mean what I say. You begin by wandering round them with an inquisitive expression. They say good morning, and tell you whether the harvest is satisfactory, whether it is going to rain in the afternoon, and ask whether Lloyd George is really going to send them back to the land. Then you murmur to yourself that peasants are not so stupid as you thought they were. What peasants think about Londoners is another story. After discovering peasants, the next job is to discover the country, and that is far more complicated because of the vegetation. Really we ought to have a Royal Commission for the simplification of the country. Look at the animals.

Q. Surely the animals are quite easy to tell apart?

A. All the same there are needless complications.

Q. Name some of them?

A. Well, how are you to tell a male goose from a female one? What is the difference between a veal and a beef? Then there is the immense mystery.

Q. What mystery?

A. The mystery of hens. How do they manage to lay? How do they manufacture their eggs? What are the parts and duties of cocks with regard to them? These are some embarrassing questions for Londoners.

Q. I notice you have not spoken about excursions?

A. Excursions are among the essentials of country visits. You travel a long distance and expose yourself to all manner of discomforts in order to contemplate an old tree, a crumbling wall, a pond, an old church, the house of a rich manufacturer, etc., etc.

Q. And when you have thus spent a month or two in the country, what do you do?

A. You sigh. You groan. You say, "I should like to spend my whole life in the country. It is the only real healthy, happy life. Oh, to possess a little house, a little garden, some chickens, a cow!" And then——

Q. Yes, and then?

A. You hurry helter-skelter back to London, with a secret, but very real joy.

THRILLING TOPICAL TURNS.

A PROPOSED (AND REJECTED) PROGRAMME FOR THE PEOPLE'S PERFORMANCE.

By GREATREX NEWMAN.

A project is now on foot for another big Music Hall Performance, and with a view to assisting the promoters in the compilation of their programme, I suggest the following engagements:

The World Famous
CABINET FAMILY
of Catch-vote-as-catch-can Wrestlers, and Speciality Artistes, including—
"WINSTON,"
the Verbal Contortionist and Protean Marvel, who makes all his numerous changes (of Office) in full view of the audience! also—
"GEORGIE,"
the Champion Weight-lifter and expert Juggler, who raises several million pounds without the slightest effort, and juggles with National Debts, Naval Estimates, etc., etc., completely bewildering and astounding all onlookers.

* * * *

THE LITERARY TRIO
(Shernard Bore, Call Haine and Carry Morelli)
will render Oozeitt's famous masterpiece "Modesty Forbids."

* * * *

The Philanthropic Comedian,
LARRY HOARDER,
will *give* a selection from his repertoire.

* * * *

The Golfing Ballad-Vocalist
JOHN BAWL,
in his great success, "I Love a Brassey."

* * * *

From the land of the Russian Bare!
The latest exponent of the art of Classical Prancing!
Mdlle. TAKA PARRELLOFF,
in all her newd ances.

* * * *

A (White) "Star" Turn.
DISMAY BRUCE,
in his nautical scena "On the Bridge at Midnight."

* * * *

? ? ? ? ? ?

BELLA CRISTA,
The Vanishing Marvel,
who completely disappears from view in a most extraordinary manner, the keenest of spectators failing to follow her flight. A mystery that has baffled all Europe!

* * * *

BEN THRILLITT & Co.,
in their screaming burlesque,
"The Labour Leaders,"
introducing the Gosling's proper gander.

* * * *

Miss DYLLIS PHARE,
in her dramatic episode,
"Exposing the Molars," or "Dentrifrice"

* * * *

The Rage of the States!
BRUISEFELT AND DAFT,
Knockabout Comedians,
in their latest farcical absurdity "Who'll be President?"

* * * *

After you've seen the performance, try
REECHAM'S PILLS,
£1 1s. 0d. of all Chemists. Worth 1s. 1½d. a box.
(Advt.)

MRS. BULL.

EVERY TUESDAY. ONE PENNY.

A Popular Song, Words and Music, every week in MRS. BULL.

A BOARD OF TRADE DISCOVERY.

A LIFE-BELT BY ANOTHER NAME WOULD "REMOVE A SOURCE OF DANGER"!

By a Shipping Expert.

The article in John Bull of August 31st has fully aroused the public to the preventable dangers which will still confront travellers unless the recommendations in the absurd Report of the Board of Trade's Advisory Committee on Merchant Shipping are disregarded, and a body composed of men of commonsense is appointed to draw up really useful regulations.

In several reservations to the Report, signed by different Committeemen, attention is called to the lack of sufficient men to handle boats, and also to their want of training and knowledge in manipulation. But how can it be expected that present-day sailors can know anything about boats? Consider their training—or rather want of it. They are really nothing better than deck labourers. In addition to their technical deficiency, they are treated in a scandalous manner by both owners and officers of the vessels in which they sail, while the Board of Trade does all it can to belittle and crush such few of them as are British.

It is all very well to make a great outcry and load up steamers with a large number of boats, but until proper means are devised for getting these over the ship's side in all kinds of weather, and there are at least four thoroughly trained seamen for each, should accident happen there will still be confusion and loss of life.

Casual Work Means Incompetence.

The greatest difficulty in the way of obtaining efficient crews is the absolutely inane regulation of the Board compelling shipowners to discharge all their men after each voyage. The crews of all passenger steamers should be signed on for at least six months, and should be kept employed in port, and do the work of the vessels whilst in dock. The result of the present system is that the *morale* of the hands deteriorates, but if they were fairly treated and better fed (that is, the food served in a respectable manner) a far higher class of men would join. As long as this antiquated Board, with its musty rules, is allowed to control the engaging and discharging of crews, so long will it be absolutely impossible to get trained men to remain in a vessel and so become practised boat-hands.

When these ancient rules were made, the trade of the country was carried on in sailing ships that were often away a year or even two, the crews being signed on for the voyage out and home, the maximum period being fixed at three years. And this fossilised Board has not yet woken up to the fact that British commerce is now carried on in steamers which complete their voyages in a few months, and thus alter the whole of the circumstances!

Injustices to Seamen.

When signed on, the men are allowed to join the vessel only as she leaves dock, and the moment she reaches her home port they are all paid off, to kick their heels about and fall into any kind of trouble until they get engaged for another ship. Is there any other trade in the country where the men are treated like this? There is plenty of work for them on board, but they are got rid of, to make way for a lot of old hangers-on—*protégés* and poor relations of those in the owner's office. How is it possible for *any* man to join a vessel like one of the large American liners, at, say, 7 o'clock in the morning, go to sea at 12, and then be trained in the handling of her boats? The remedy for this state of things is their engagement for a much longer period, as in other trades, their wages being paid to them or their wives weekly.

A cause of great complaint amongst crews is that in all passenger vessels boat drill is invariably held on Sunday. This naturally prejudices them against it.

A very serious source of danger to those on board, and one from which some day will come a huge disaster, is the risk of a fire breaking out in the coal bunkers. Nevertheless, the fire appliances are usually absurdly deficient, and crews are ignorant of fire drill, besides which the pumps are all below, no effective fire engines or appliances being carried on the upper decks.

A fair sample of the fatuousness of the Advisory Committee may be found in the fact that they actually concur in the suggestion that the substitution of the word "life-*jacket*" for life-*belt* "would remove a source of danger"! We may tell these "experts" that the word "life-jacket" is a registered trade-mark owned by the "Body" Company, and that it could not, therefore, be used. But perhaps some member of the Committee is interested and wishes to compel owners to adopt this appliance.

In a very timid manner the Committee recommend "wireless," but to show their great and awed regard for the shipowner, they advise that in compelling cargo steamers to be fitted the expense should fall on the *public* funds! The cost of fitting and maintaining an installation with a 200 mile range is about £200 a year. Surely our poor shipowners can afford this outlay!

Already the Government of Uruguay have refused free *pratique* to any vessel carrying over 50 passengers not fitted with wireless, so this South American republic has shown the way to compelling owners to fit the safeguard, even though the Brainless Board neglect to do so.

America Rejecting British Certificates.

The American Government hitherto have, by a reciprocal arrangement, accepted the British survey for passenger boats, but have now determined that, unless there is an early revision of our inspection laws, no vessel will be allowed to carry passengers from the United States unless it complies with *their* rules and regulations.

A Marine Department properly organised and controlled by a Minister of Marine possessing practical business training, aided by a keen young staff more concerned regarding their work than the time lunch is served on board the boats to be inspected, would effect wonders in restoring universal confidence, and at the same time safeguarding the lives of the passengers and crews.

If an Advisory Committee were then required it should be composed of men entirely free of ship-owning or ship-building interests.

Unless some such suggestion as is here outlined be adopted, and that quickly, there will soon be such a public outcry that the permanent officials and all their staff will be glad to flee the country. One more accident like that to the *Titanic*, and a roar of protest will go forth which will make the abolition of the Board of Trade, and especially the Marine Department, the paramount question at the next General Election.

Gulling Poor Inventors.

After all the criticism, and after all the exposures that have taken place of the ignorance and negligence of the Board and its officers, one would think that now that public opinion is aroused, and is likely to break out into an open agitation for the abolition of the Department in its present form and the dismissal of the old staff, the permanent officials would have collected their wits. But such is evidently not the case; they are apparently determined to ride headlong to their doom.

The new Life Boat Appliances Committee has inspired paragraphs in all the papers asking inventors who have suggestions to make to submit them by October 1st; yet, in spite of this, and in face of all the grave warnings received of the inadequacy and inefficiency of the present life-saving devices—surely rammed sufficiently home, even to the dullest mind, by the terrible *Titanic* disaster!—the Board's officials are still hindering, with their fossilized red-tapism, every effort made and suggestion brought forward by outside inventors and others to provide some improvement on the old boat-davitt which must have been designed by Noah when he built the Ark. A practical man—and one whose ideas should merit careful consideration—recently asked the Board's officials to examine a very simple and effective device for lowering boats. Can any sane person really credit that these pachyderms informed him that he must get the appliance fitted to a steamer before they would condescend to look at it, though if it then met with their approval they would pass it? In other words, the merits of the invention are to be determined not by the Board, but by the person who, in the event of its adoption, would have to bear the cost!!

"Why My Typist Deserted Me?"

A PROTEAN PHILANTHROPIST.

GIVEN AWAY FOR A POUND A WEEK.

A reader, who tells us that he "does not back horses," has "no surplus cash," and has "never heard of the three companies mentioned," sends us the following interesting letter, received unsolicited, from a person signing himself "G. H. Barnes," and addressed from 5, Great James Street, W.C.:—

DEAR SIR,—I am Chairman of this year's Industrial Exhibition, Blackpool; proprietor of The White Cart's Supply Co., Notting Hill Gate, London; also Managing Director of The Blackpool Roller Skating Rink Co., Ltd. I tell you this so that you will know I have some position.

I am getting some racing information direct and am sharing it with one or two friends—you were mentioned as being likely to have some use for it. The information I am getting is very expensive, and I should like one or two more to join me, as the stronger my position is to pay for these horses, the more certain I am to keep getting them, also others.

The results have been wonderfully good—should you care to come in and pay 20s. weekly to start, you will soon be convinced of the value.

After that I will just leave it to you to send what you think is fair; it won't take you long to make up your mind.

I have this past week had four horses, and each horse has won. I cannot say it is always quite so good, but I keep on getting winning weeks, and some of them particularly good ones.

I have a good winner promised for Thursday, which is sure to be a good price.

Although Mr. Barnes does not, apparently, hail from New York, we think the Yankees could not teach him much. How it would strengthen his hands had he given in advance the name of that wonderful Thursday winner!

"THE PROBLEM OF THE 'LOVE CHILD.'"

REGISTERING AN ANTE-NUPTIAL INFANT.

A reader sends us an interesting letter upon the subject of the legality of *re-registration*, after the marriage of the parents, of a child born out of wedlock. He tells us that he married over two years after his boy was born. He had been sent out to Canada to take him away from the lady, but could not forget the child; and after two years he sent for her and the infant. They were married at Toronto, but the boy's name was still his mother's maiden name; so on returning to England the father made application to Somerset House to have the boy re-registered, which was done—*free of charge* and with no trouble whatever. We are sure that those who have written us expressing anxiety to rectify the wrong done to their innocent offspring will be thankful for this important information.

AUGUST, 1912.

A STUDY IN "BLANK VERSE."

The rain it raineth every day,
  And every night as well;
Such weather was not forged in Heaven,
  I guess 'twas forged in Hell.

The wind so boisterous is and rough,
  I strongly tempted am,
When my umbrella's inside out,
  To curse, or shout out "Damn!"

So cold it is, the mercury
  Is far below the level;
It makes one hot to think we got
  This weather from the Devil.

E. C. B.

WHAT IS YOUR NUMBER?

HUMAN DOCUMENT.—CCX.

[*In this column, every week, we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.*]

A PARALYTIC'S SUFFERING CHILDREN.

A poor man, with a wife and three children, has been afflicted from his childhood with a form of paralysis which for the last eight years has affected his spine, and rendered it impossible for him to earn his living otherwise than by hawking, which he is eager to do when he can make a start. His wife had been out to work until recently, but is now ill—the doctor fears with consumption—and is totally unable to continue any longer.

The poor man has applied for Poor-law relief, but instead of getting any was offered an order for the workhouse, which he refused. The only resource the whole family exist on at the present moment is 7s. per week which he receives from his club, out of which he has to find 2s. 6d. rent.

However we may regard the action of this paralytic in marrying and bringing children into the world, we are sure that—being here—these poor, innocent youngsters will receive our readers' deepest sympathy.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents":—

CXCIX.—W. B., 10s.
CC.—W. B., 10s.
CCIV.—F. U., 8s.
CCVII.—H. R. T., 1s.; P. J., 5s.; "Hattie," 2s. 6d.; L. C. H., 1s. 6d.; G. F., 2s. 6d.; H. S. B., 5s.; "Soldier," 1s. 6d.; "We Two" (Worthing), 2s.; "Out of Work," 1s. 6d.; "Military," 2s. 6d.
CCVIII.—"Two English Roses," 8s.; A. D., 5s.; W. G., 2s. 6d.; "Biver," 1s.; "A Neighbour," 5s.; "Thankful," 2s.; R. W., 1s.; R. C., 1s.; H., 10s.; J. W., 2s. 6d.; "Swiss Friend," 2s.; P. O. O., 2s. 6d.; A. M. W., 2s.
CCIX.—"Anonymous," 1s.; F. J. M., 5s.; "Egasel," 20s.; R. C., 1s.; "Elstow," 1s.; A. M. W., 3s.; "Marjorie M.," 5s.; "Blackpool Philharmonic Club," 2s. 6d.

BOUNTIES FOR THE OLD BRIGADE.

HOW THEY DO THINGS IN AMERICA.

With further reference to our remarks under the above heading, it is interesting to note how the United States deal with veterans. Some few months ago we were the means of obtaining a pension of 20s. a week for a veteran of the Civil War, and now he writes us that he has been notified by the U.S. authorities that it is to be increased forthwith to 25s. a week. Here is a summary of President Taft's new Pension Bill:—

The Bill, as finally agreed to, carries an increase of 35,000,000 dollars for pensions during the first year of its operation. During the first three years the increased payments to veterans will average 22,000,000 dollars. The Bill in this form also provides increased pensions for 420,965 veterans, according to the estimates of the House conference. Every veteran serving 90 days or more in the naval or military service during the Civil War, who has been honourably discharged, and who is over 62 years old, is cared for by the new law. For veterans 62 years and over the rate provided in the law for 90 days' service is 13 dollars a month, and it ranges to 16 dollars a month, up to three years of service; for 65 years old and over the rate is 15 dollars a month for 90 days, and ranges up to 19 dollars for three years; for 70 years old and over the rate for 90 days is 18 dols. a month, and ranges up to 25 dollars a month for three years; for 75 years old and over the rate for 90 days' service is 21 dollars, and ranges up to 30 dollars for three years.

When we get a Business Government here, our old warriors will be looked after in a similar manner.

See this week's MRS. BULL. Now on Sale.

THE HORROR OF HOLIDAYS.

By Jim Crow.

[*Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.*]

To put the same sentiment more bluntly, the holiday herpes is a XX century sort of disease, second cousin once removed to or from XXX ale—an itch of idleness. It is quite a modern idea for everybody to want holidays. When I was a nestling—alas! I never nestle now—most men found full satisfaction in the Protestant Sabbath when no games or exercises were permitted, except church and good books and sleep with a nose in a newspaper, and whiskey with the blinds down—presumably to hide the proof of the spirit.

Lord Love a Lubbock.

Then came the orgies inaugurated by my Lord Avebury, and the people were so unused to merriment that they associated it with oranges and paper bags and ham sandwiches. Now we have not only the Shops Act, but a sort of prescriptive right for everybody to go away and try to amuse themselves during three or four weeks every year. A lubbock sounds like a cross between a lubber and a bullock.

Frenzied Fools.

I am all in favour of people amusing themselves and having plenty of change of scene, but it seems to me that there is still room for improved methods of carouse. Going about with a portion of your possessions squeezed into trunks, living in rough lodgings by the sea, herded in hotels, you are bound to be uncomfortable. You will probably take a great deal of unwonted exercise which does you no manner of good and sends you home feeling fooled. Of course there are occasions when a holiday acts as a sort of cure to the mind. I do not mean the holiday which is devoted to drinking the rotten egg waters of Harrogate, soaking bodies in mud baths and restricting our diet to all those nasty things which are supposed to be good for us.

Hopeless Holidays.

But there is a certain exhilaration about the chance meetings which occur in strange places. Almost any popular resort is full of young men and young women who seek promiscuous flirtations. Glad eyes are exchanged upon piers, by bandstands, near the silky sands. There are sudden rushes out into the darkness, exchanges of stock reminiscences, perhaps even lasting friendships which may lead to all sorts of rash marriages and other trouble. But as a rule this kind of intercourse is very unsatisfactory. This year it must have been almost impossible, for you cannot flirt with any zest when the heavens discharge a poor anæmic liquid upon the earth. She will probably begin to snuffle after the third evening out or contract a toothache which can only be remedied by deep draughts of old ale. She may even sit alone among the sands.

Good-bye.

Either a holiday is carried on in the society of your family, and is then only a change of scene without mental relaxations, or else it involves partings which are always painful to susceptible people. The good-bye feeling is almost as depressing as the tired feeling which we see advertised on the hoardings. What a dismal place a railway station is, when you come to think of it. At the departure of almost every train you see people with sad faces and moist eyes groaning to themselves over immediate separation. There is none of the hilarity or joy of what is supposed to be a merry-making season. Besides, everybody tries to make holiday at the same time, and the result is that trains are over-crowded, railway servants have no time to look after your meals: it is almost impossible to secure privacy in any decent corner of the country.

The Consolation of Kisses.

Here is a puzzle which I have often tried to solve. Supposing I were happy enough to arrange a honeymoon in the summer, where on earth could I hope to escape from the madding crowd and enjoy the taste of savoury lips in perfect peace? The only answer I can think of is: remain where you are. What a delightful place London is, after all, when most of its inhabitants, except a few millions or so, have gone away. How pleased they are to see you at restaurants and places of entertainment, where previously you would have been mere units in a crowd.

The Holiday of Home.

A holiday is an escape from environment, except of course in the case of mummers and omnibus-drivers, who find fun in rejoicing over the failures of their rivals. But how are we pursuers of pleasure to discover relaxation? A little honest hard work would be a change, if we only knew how to set about it. A diet of bread and butter and soda-water, even the absence of the Beloved, might coax new sensations. Horrid, hideous idea! Give me no holidays. Seeing that joy is my portion, that I always do everything for the best, why should I ever want to change my mode of life? Let me remain in London, let me wallow in the wet while troublesome termagants set forth in the vain pursuit of pleasures and palaces. Early to bed and early to rise and all sorts of nonsense for me, while you have sand down your neck and sticky salt water on your bodies and freckles on your fat faces and perspire in picture-palaces.

Rapture For Runagates.

Travel does not teach toleration, as Disraeli thought. But there is a sort of holiday feeling in escaping from conventional surroundings, in probing the mysteries of deserts, in taking risks, in gambling with lives. Travel is much more easy than most people think. Three days will convey you to Oran and you may dabble in lead-mines. Two days will take you to Belgrade, where murderers lurk for your incarceration. A few hours will speed you to Belgium or Russia, where railways are so comfortable and fares so cheap that you soon forget the alleged sweetness of home.

The Pleasure of Business.

Being a business-man and a philanthropist and a Cornubian, I have decided to devote all my future holidays—if so be that any are ever again vouchsafed—to the pleasure of the business of gambling. Some meteorologist will pull out ponies for the willing horse and I shall scatter them on green cloths. Then I shall come home tired and wan, with a liver enlarged by many strange waters, and I shall confess to the Beloved in her alcove that my holiday has consisted in a continuation of my invariably unsuccessful pursuit of evanescent riches.

Subtle Sensations.

Seriously, very seriously: the true holiday for me would be something very negative—a long sleep, for instance, uninspired by remorse, a kind of death-bed scene with no death as an aftermath, a carouse of cold water, a purely platonic love, a shebeen of subtle yet simple sensations; or the writing of mysterious scrolls where alliteration would be taboo.

The Tyranny of Duty.

Yes, but what would happen to all my faithful, foolish followers? If I took holiday, there would be no Jim Crow in *the* paper, men and women and children would not know what to order for breakfast, all would be consternation and stolid stupefaction. That is the worst of being an unprofitable prophet. Once you have begun a campaign for the regeneration of humanity, you are tethered by the leg, huffed, handicapped, sterilised by Eugenists, condemned to still waters. Knowing that I convey happiness to many mortals week by week, how can I permit myself even the luxury of illness? I must be here, screaming "*Adsum*," though there may be floods in Norwich.

Chronos.

My first holiday will be on my death-bed and I never mean to die. Now you know what to expect. You have been very indulgent and I reciprocate all your kind feelings two thousandfold. You are my sheep and I am your goat-herd. But do consider the hideous possibility of anything happening to me. I assure you that I shall appreciate my statue to-day or to-morrow far more than when worms are supposed to wrestle with my corpse. Get up a subscription of millions and millions of pennies for me.

Free Coupon Paper Pattern weekly in MRS. BULL.

The Cheese that is served at the Doctor's own table.

Physicians have been trying for years to impress upon the public the fact that the choice of the cheese that is eaten is more important than the choice of meats. Different cheeses represent different bacilli, different influences for health, or *against* health.

Doctors prefer St. Ivel Lactic Cheese because it is proved by the strictest standards to be

SCIENTIFICALLY CORRECT.

It is delicious. It tempts appetite. It stimulates appetite for other food. It is digested more easily than any other cheese. It stimulates digestion of other food. It eliminates the poison set up by other foods. It combats all influences within the system inimical to health. The whole of its beneficial influence is absorbed by the system. It contains ORGANIC PHOSPHATES, the elements which enable the body to rebuild itself, and to withstand the wear of work, weariness, and worry. By ensuring this rebuilding it puts off the effect of time and age. And it is pure.

You care as much for your health as the doctor cares for his. Make St. Ivel Lactic Cheese a part of every meal you eat. Tell your grocer to-day to deliver every morning a

St. IVEL CHEESE
LACTIC

6½d. *each from Grocers and Dairymen everywhere.*

ST. IVEL, LTD., YEOVIL.

OPEN LETTERS AND POSTCARDS.

To General Bramwell Booth, Salvation Army.

DEAR GENERAL,—While congratulating you on your elevation (spiritual, of course, in the best sense), I want to give you a few gentle hints about the future. You have the face and appearance of a Pope, but I hope you will not continue the pontifical manner of your predecessor, good old man though he seems to have been. Let us have detailed accounts from time to time, and we may be more inclined to subscribe lavishly to your schemes. And while you are about it, you might remove the commercial element from some of them. No doubt it is a sound principle to make people pay in meal or in malt for any relief that you give them. But there are cases when money and ability to work are absent, and it would be more consonant with the principles you profess if you made provision for those who are utterly helpless. Do not have any more evictions, I beg of you, for they discourage the admiration which your predecessor seems to have extorted from all the great and notorious people in the land. Beware of the dangers of the moment when all men speak good of you. Otherwise there may be a writing on your wall to the effect that pride goes before a fall. And, by the way, when do you propose to disown Colonel Kitching's Press propaganda on your behalf whilst your lamented father was lying on his deathbed?

JOHN BULL.

To the Right Hon. John Burns, President Local Government Board, London.

SIR,—Permit me to call your attention to a case in which the Birkenhead Guardians were defendants in the local County Court. During the coal strike, when their supplies had run short, they approached a coal merchant named Wass. He told them he had no coal for sale, but that he knew where he could obtain some "Lancashire coal, filled up from stock at pit's mouth," stating at the same time that he had not examined it, could not guarantee it, that in fact it had already been refused by one firm, and that the Guardians ought to examine it before they accepted delivery. You will agree that this was not only a business response, but a straightforward business response. Mr. Wass subsequently received a telephone order for 30 tons of the coal to be delivered at the workhouse at the price of 28s. 6d. a ton, and it was delivered accordingly.

Apart from the previous specific warning of the merchant, it must have been perfectly plain to the Guardians that in the midst of a coal strike, with reliable steam coal at 50s. a ton, what they received at 28s. 6d. was considerably below the quality of the best fuel, to say the least. Yet what happened, according to the evidence in the County Court? They used the coal, complained about it, haggled about payment until the Local Government Board Statute of Limitations had exhausted the period in which payment could be made, and then came into Court refusing to pay at all—a refusal in which the judge was bound to concur by giving a verdict for the defendants with costs.

I suggest to you, sir, that this is a disreputable evasion of their financial responsibilities. If the case had been a private one, if this coal merchant had sued a private customer on such a transaction, there is little doubt in my mind that the defendant would have had to pay, and even less that his defence would have been characterised by the judge in terms which would not have been complimentary. The question now is whether this coal merchant is to be jockeyed out of his just dues by the Birkenhead Guardians on a technical plea which so utterly discredits them. In all Birkenhead there can hardly be a tradesman or a ratepayer of any kind who would uphold it as honourable and who does not feel himself involved, in some sense, in the scandal of its success. By every standard of right, by every standard of honest business, it is clear the Guardians ought to pay the plaintiff the debt that is due to him, and now your attention is called to the position I trust that whatever pressure it is possible for the Department to put upon them will be exercised in his favour.

JOHN BULL.

To Sir John Courtis, Lord Mayor of Cardiff.

DEAR SIR JOHN,—The recent special meeting of the Corporation to straighten out the tangle in respect of the minimum salary to be offered to the new Chief Constable has not, I assure you, done anything at all to dispose of the current rumours that whatever applications are received for the vacant appointment will be in the nature of waste paper, as the Watch Committee, and many Councillors who are friends of members of the Watch Committee, are already decided on their choice. You will recall that Alderman Illtyd Thomas gave voice to these rumours in moving certain alterations in the advertisements. Though Mr. Councillor Forsdike made a theatrical exhibition of indignant protest against the suggestion that the Committee or anybody else in the Council could or would compromise their civic virtues by so shady a trick as that of selecting a man for the post before the general applications had been received and considered, I do not think he will impress many citizens of Cardiff.

It is a common thing, I am sorry to say, for a certain sort of member, in the Cardiff Town Council as in other public bodies, to pledge his vote to the support of candidates for civic appointments,—the nominations of cliques, or friends, or relatives—long before the public applications are considered. As Alderman Illtyd Thomas said at the meeting, "it is well known." "I would like Mr. Forsdike, for instance," he challenged, "to get up if he dare and say that he has never promised." In an instant the atmosphere of superior virtue which had glowed round the head of the Councillor like a halo was dissipated. He was stricken dumb and paralysed. He could neither speak nor rise.

I will not associate the name and office of the Lord Mayor of Cardiff, Sir John, with the farce in rumoured contemplation—that of advertising for candidates for the post of Chief Constable with several members of the Watch Committee and many members of the Council outside the Watch Committee already pledged to "a man in view." If, however, it be true that this *hocus-pocus* has been discovered or is suspected by your Lordship, I trust you will not only set your face resolutely against it, but as far as you can will insure that the application of every candidate is considered honestly and faithfully on its merits, in the interests of the citizens if not in fairness to all who offer their services.

JOHN BULL.

To the Mayor of Dover.

DEAR MR. MAYOR,—Have you ever heard that passage from Stephen Phillips' "Nero" which, slightly paraphrased, would run thus: "He aims to make the Mayor a toy, a puppet; while he pulls unseen the secret strings of policy"? What can be the mysterious hold that a certain knight, yclept William, possesses over every successive Mayor and Corporation of your borough? If only you could contrive to shake yourself free from Sir William's shackles and adopt a course of your own, others of the Council might pluck up courage to do likewise. The result, I surmise, would be beneficial to the interests of the town; and perhaps then passengers leaving the cross-Channel boats and the late trains from London, which arrive in Dover shortly after midnight, would not have to grope their way blindly along the unlighted streets. Besides, the system of turning out all the lamps before one o'clock in the morning lays temptations in the path of those members of the community of strong passions and weak minds, and you surely would not like to spoil the reputation of the town. Nor would you, I imagine, like Jim Crow to write a new book, "In Darkest Dover and the Way Out."

JOHN BULL.

To the Magistrates, Eastbourne.

GENTLEMEN,—I am credibly informed that at a recent sitting of your court a man whose name was not disclosed, whose offence was not stated, and who did not appear, was fined after his solicitor had unsuccessfully applied for the withdrawal of the case. Why this secrecy? Why this mystery? Why this invisibility? Why this elaborate protection of an unnamed gentleman's reputation? I am inclined to suspect that the defendant is somebody in particular. Would Bill Smith have been treated thus?

JOHN BULL.

A Popular Song, Words and Music, every week in MRS. BULL.

A MIXED RECEPTION.

MANAGER ASQUITH: "This 'Act' is having a rather mixed reception, Lloyd."
AUTHOR: "Y—yes. But I think they'll like it better when they see the whole 'plot.'"

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "Verax."

A Four per Cent. Bank Rate, as Foreshadowed in "John Bull," received Philosophically.

I stated last week that a rise in the official minimum of the Bank of England was imminent, and so it has happened, as the rate is now 4 per cent.; but I said at the same time that this movement would do no harm, and that it would really prevent stringency later on in the year. The stock markets have received this change philosophically, and prices are now on the up grade, more especially in *South African, Rubber* and *Oil shares*. Even *Consols* have benefited by the more settled monetary conditions, while *Home Rails* have quite surprised their detractors by rising substantially. I am able to place on record that *Kaffirs, Rhodesians, Diamonds,* and *Rubber shares,* which I recommended at much lower prices, are still on the up grade, and that the efforts of the "Bears" are no longer of avail. In fact, a good many dealers find themselves in the unpleasant position of being short of the shares, which they cannot hope to get back, except at materially higher prices.

Tin Strong—Nigerian Tin Mines Irregular—More Private Rumours.

While *Anglo-Continental* Tin shares are at present more or less stationary in the neighbourhood of 1⅜, and the usual mystery surrounds this Company, which so far has not vouchsafed any official information, the market for Nigerian shares amuses itself with rumours. First of all, it is said that some important news regarding the Anglo-Continental has come to hand; then it is said that a good return of the *Juga* is expected for August, as one of the hydraulicing plants has been started, and hints are also being thrown out as to a dividend coming along on *Bauchi preference* shares. I do not pretend to know what is in these various rumours, but they certainly should be taken *cum grano*. There are no rumours about with regard to *Keffi* or *Toro,* but a favourable development may come any day, without the preliminary market tips. Tin has remained remarkably strong at about £218, and when the American demand sets in in earnest we shall probably see a further important rise in the metal.

Oil Shares Bracing Up—Ural Caspians at last Recover.

Oil shares have not been affected by the advance in the Bank Rate; on the contrary, a strong upward movement has at last developed in *Ural Caspians,* which have risen ⅜ to 3 1/16. I said all along that the weakness of these shares was mysterious, and it is evident that the "insiders" had purposely put the price down, so as to clear the market. *Shell Transports,* the usual leaders of the market, are very steady at 5½ sellers. *Russian General Oil* shares are below the best at 1⅞, *Maikop Victory* have rallied to ⅛ discount, and *Black Sea Oilfields* to 11/16. This would seem to indicate that we shall at last get some further favourable news concerning the output and the new wells. *Maikop Pipe-Line* have firmed up to 13s. 9d. A number of important companies are on the point of coming out, and those behind the scenes look forward to much activity in the older shares.

More about South American Railway Schemes—Argentine Railway Ordinary Stock.

In last week's issue I referred to the far-reaching schemes of the *Brazil Railway Company* and its associated financial interests. These have since made their influence felt also as regards the *San Paulo Railway,* which stock has experienced a considerable fall, having been down at one time to 205, and being now quoted at 212½, as compared with the highest price this year of 230. This is the result of the *Brazil Railway's* expressed intention of building a competing line to Santos; but there is really no reason why common sense should not now step in and find some scheme of arrangement between the two groups. The threatened competition cannot do either any good, but, on the contrary, a lot of harm, and greatly hurt shareholders, especially those of the *San Paulo Company.* By the way, I do not like the method adopted of introducing the new Argentine Railway Company's stock on the market. There is 15 million dollars of this stock which is said to be only "water," and after being placed on the market at 40, it has been run up to 50. These methods of finance, which have an unsavoury Yankee flavour, are greatly disliked on this side. As regards *American Rails,* the market is just now affected by fears of monetary stringency, but ultimately the excellent crops must be the ruling factor. This is a good market in which to "job" in and out. Much the same remarks apply to Copper-mining shares, such as *Amalgamated Coppers* and *Anaconda,* while those who value their peace of mind had better steer clear of *Mount Elliotts,* the Paris "Bulls" of which are at present engaged in a sharp contest with the London "Bears."

Diamond Shares Rally after a Reaction—Kaffirs Strong—East Rand Props. alone Weak—Rhodesians mostly Better.

The reaction in *Diamond* shares, after all, has not lasted for any length of time, and *De Beers Deferred* more particularly have advanced to 22¾ at the time of writing. It is understood that a large block of these shares have been taken up in Paris in connection with the options. *Premier Deferred* are steady at 11⅞, although *Jagersfontein* are rather easier at 6 1/16, but this is probably merely a temporary reaction. *Roberts Victor* are steady at 1⅛. In the Kaffir Circus the advance in the Bank Rate has practically had no effect and the *Eastern Rand* shares generally are strong, *New Modderfontein* advancing to 12 1/16, *Consolidated Goldfields Deferred* to 4 3-32, and *Rand Mines* to 7, while *Central Mining* are quoted 11¼, thus giving a lead to the Paris market. In fact, our French neighbours are beginning to appreciate dividend-paying Kaffirs again in view of their excellent yield. But all the other South African shares maintain the advance which has occurred since I recommended their purchase at practically the bottom price some five or six weeks ago. *Rhodesians* are firm, with *Chartered* in the van of *Land Companies* at 30s. 6d. It appears that Sir Abe Bailey has purchased from the Weil group as much as £100,000 worth of *London and Rhodesia Mining and Land Company* stock, and this apparently accounts for the sharp rise in *Giants* to 2¾, as so far no information has been vouchsafed concerning the picking up of the reef. The only Kaffir share which shows weakness is *East Rand Proprietary,* which is again below 3, and this is explained by rumours of another falling off in the August output. On the other hand, it is now reported that the savings to be expected out of the new labour recruiting arrangements will prove even greater than those indicated by the cabled accounts. In fact, the saving of about £200,000 per annum is thought to be possible in the wages of natives employed on the Rand on the surface alone.

Later.—Important news has reached me by the last South African mail concerning the Bucklands Estate and Diamond Company. Space does not permit of my going into detail, but I would advise my readers to make a prompt purchase of the shares while they are obtainable at their present low price of 6s. for special settlement. I look for a very speedy and substantial appreciation in value.

Rubbers Up-to-Date—An Instructive Table.

Events have continued to move rapidly in the Rubber share market, and the "Bears" have been endeavouring to find openings here for their operations, but with very little success. I do not wish to go into ecstacies over the position, but the facts speak for themselves, and as long as rubber sells in the neighbourhood of 5s. per lb., the producing companies must make large profits. In the meantime, I can point with pride to the fact that I consistently recommended rubber shares for investment during the recent depression, and the following little table, showing the course of prices since I recommended certain shares on July 20th, is instructive:—

	July 20, 1912.	Highest, Aug. 28.	Present Qtns.
Anglo-Malay	14s. 6d.	17s. 3d.xd.	17s. 3d.
Highlands	3 13-32xd.	4 5-16xd.	4⅛
Selangor	1⅜	2 5-16	2⅛
Palaling..	1⅜	2 3-16	2⅛
Sumatra Para	8s. 3d.	10s.	9s. 9d.

The reactions have served to preserve a healthy tone in the market, and it is not the investment descriptions which suffer so much therefrom, or from "Bear" raids, as the more speculative shares, which are, obviously, more susceptible to such movements. I notice, by the way, that the *St. Antonio Rubber Estates,* after a short and inglorious career of about 2½ years, has come to a stop, and proposes to shift its burden to a new company to be formed. I should, however, advise the winding-up of the concern and the distribution of the remaining assets amongst the shareholders. The occurrence again shows the great advantage possessed by the plantation companies over the wild rubber companies, the majority of which have proved rank disappointments.

How to Make a Lady's Knitted Coat.

NOTES.

PEARL LIFE ASSURANCE—A HARD CASE.

In April, 1885, one of our readers joined the Industrial branch of the London, Edinburgh and Glasgow, paying 1d. per week each for his three daughters, aged 3, 5 and 7 respectively. When entitled to full benefit the assurance in each case was for the sum of £10. He has already paid in connection with these policies over £17. In 1887 he obtained a policy on his own life from the same Company, paying 6d. weekly for an assurance of £22 12s., and in respect of this policy he appears to have paid to July 1, in premiums, over £33. Owing to ill-health some five years ago, which incapacitated him from following his customary employment, he applied to the Company for either (a) a free policy, (b) a surrender value, or (c) a loan of £5. This loan was granted at 5 per cent. per annum interest, and in respect of such interest he has already paid £1 5s. His policy and those on the lives of his three daughters were lodged with the Company at their then office in St. Vincent Street, Glasgow. In January, 1911, he called at that address and found that they had removed to Renfield Street, but he failed to discover the office there. Upon enquiry at the Pearl office he was told that the Companies were amalgamated, and he then paid a quarter's premium, of 9s. 9d., although he did not feel quite satisfied. A few days later a superintendent of the Pearl called upon him and requested to see his books and policies. He examined the books and took the numbers of the policies, instructing our reader in future to pay at the office in Cathcart Road, Crosshill. Each quarter he has demanded the three policies issued on the lives of his daughters, but they have never been produced. In July this year he was promised the originals, or that the Company would issue new policies with full benefit. He says that they have done neither, and that their agent at Crosshill informs him that all his policies are lapsed and have been confiscated owing to non-payment of interest on the £5 loan, or, as he puts it, "£50 for £5." He now asks us to tell him his position in the matter and if he has any claim on either of the offices. The three policies on the lives of his daughters issued by the "L. E. and G." are his property, unless they were specifically lodged as collateral security in connection with the loan of £5, and he should demand them back. The policy on his own life the Society is entitled to retain until the loan of £5 is repaid, but we gather that he is unable to keep the policies going, and that he has received the statutory notice that unless the arrears of premiums on the four policies are paid within fifteen days from July 10 last "such policies will become void and his interest or benefit therein and all moneys paid thereon forfeited to the Company." The history of the case shows that our correspondent has been a most thrifty person, and that, notwithstanding the calamity which befell him some five years ago, he has struggled manfully to maintain the policies in force. He can pay no longer, and says, "I had to apply to the Parish for relief; I will be 70 years of age in September next (D.V.), with hopes blighted, prospects staggered, and a dim view of a pauper's grave." We demand from the directors of the Pearl Life Assurance Company that justice should be meted out to this poor man, if the facts are correctly stated. The Company should accept surrender of the whole of the four policies and return as liberal a sum as possible to the unfortunate man.

"ANDREWS, MCCLINTOCK AND CO."

Yet another firm out giving money away—providing you send them £3. This time they are "Scottish outside brokers," boasting the name of Andrews, McClintock and Co., of 45, Lombard Street. To secure a fortune, all you have to do is to plank down £3 for a deal, or, as they term it, a "dual guaranteed operation," in United States Steels and Atchisons, and the Lombard Street wizards do the rest. According to the circular, clients should "remember that transactions are guaranteed against loss." By whom? "Our recommendations in the past have made us a name," we read in bold red type. What past, and what name? Surely not as Andrews, McClintock and Co., for a representative who visited their offices learned that they had been there in two small rooms for two short months and that the staff consists of a typist who does not know a United States Steel share from an Insurance Stamp.

NORTHERN TERRORS.

Those doubting Thomases who are ever on the look-out to decry whatever they cannot comprehend, and who for years have been vilifying the Northern Territory of Australia, should read, mark, learn and inwardly digest the interview appearing in the *Globe* of August 22nd between an official at the London offices of the Commonwealth of Australia and a representative of that paper. It gives a most glowing account of what a party of members of the Federal Parliament who visited the Territory lately found there. Captain Matthews (now the Chief Inspector of Mines in South Australia), who visited the country nearly 30 years ago, and from his experience as a practical miner then formed a favourable opinion of the character of its mining possibilities, and who accompanied the party which recently visited the Territory confirmed his previous opinion. The party also reported that the climate was quite suitable, and the Minister of External Affairs was of opinion that the Territory could be properly developed by White Labour alone. The Federal Government, in this view, has outlined, and is determined to pursue, a vigorous forward policy, and we have no doubt that before long the croakers will be effectively silenced, and those who have never wavered in their allegiance to that portion of Australia will see their faith amply vindicated. Meanwhile the Northern Territory Syndicate is doing very well, thank you!

PREMIUM BONDS.

We hear some queer reports about one of the Continental firms doing this kind of business, and are making enquiries as to their truth. In the meantime, readers contemplating the purchase of these securities should act warily.

THE CAPE TRADE RING BROKEN.

The Cape trade is in a great state of unrest, and there is no doubt that the Ring is doomed. The first to break away from the arrangement to pay the South African and International Lines, with which we dealt in a recent issue, will be R. P. Houston and Co., of Liverpool.

UNDER WHICH MASTER?

Some time ago a meeting was held of Lloyd's members to form an approved Society of their own under the National Insurance Act. Sir John Luscombe, who is a director of the Prudential and chairman of Lloyd's, presided at the first meeting, and proposed that instead of forming the Society they should insure with the Prudential—a proposal which was declined with thanks by the members. A further meeting was held at which he was not present, and a Society of their own has been formed, called the Lloyd's Health Insurance Society. Sir John Luscombe was invited to join the committee of management, and has accepted the post. How will he reconcile his two conflicting sets of interests?

ROYAL MAIL AND P. AND O.

The abnormal rise in Royal Mail and the slight one in P. and O. stocks is largely due to the *certain* amalgamation of these two companies in connection with the Cape Mail contract, and bears out what we predicted last week. Since then the subject has come prominently to the front, and we are not surprised to see official denials. We repeat, however, that the amalgamation is practically on the point of completion, and it is a significant fact, to which we first called attention in our issue of July 27th, that daily conferences were being held in Leadenhall Street between Sir Thomas Sutherland and Sir Owen Philipps, prior to the latter's departure for South Africa in connection with the Cape Mail contract.

LAW CAR AND GENERAL INSURANCE.

The Senior Official Receiver has done the right thing in withdrawing the charges contained in his previous report against the directors of this company, and we are sure that nobody regrets more than he does that they ever found their way into it. We do not blame Mr. Brougham personally. He is of necessity to a large extent in the hands of his examiners and assistants, but we have no doubt that in future he will permit them much less latitude in hurling charges of fraud about. There is such a thing as being *too* "foxey."

"NATIONAL POULTRY FARMS."

We must warn the public against this concern, which has been registered with a capital of £35,000 "for the purpose of taking over as a going concern and largely extending the renowned poultry farming business carried on by Mr. Henry Abbot, at Thurston, Norfolk, and acquiring the properties known as the "Rookery Farm and the Station Farm." From all we hear, the "Rookery Farm, Unlimited," would be a better title for the company. More anon.

Full and Clear Instructions in this week's MRS. BULL.

JOHN BULL'S FINANCIAL AND INSURANCE LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, JOHN BULL, 52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

FARROWS BANK.—TOM.—This is a progressive and safe institution, and you will be quite safe in opening a current account with it.

BRITISH FREEHOLD INVESTMENTS.—LAND LUBBER.—We are making enquiries and will deal with the matter shortly. ALBIONITE.—Write to the Company asking their definite intentions towards you and let us know the result.

FOREIGN LOTTERY.—DUNEDIN.—We should not advise you to purchase tickets for the lottery you mention.

OUTSIDE BROKERS.—H. D. (Castelderg).—You should have received your cheque on Account Day. If you have not done so, please let us know. The address of the National Share Exchange is 23, Great Winchester Street, London, E.C. M. L. P. (Guildford).—We have investigated your complaint and find that a cheque for the balance of your account was duly forwarded to the last address you gave. In the circumstances we do not think you have any cause for complaint against the National Share Exchange.

GALICIAN OIL LANDS AND ROYALTIES TRUST.—W. H. G. (Glasgow).—We have again to repeat that we have a favourable opinion. R. W. (Blackwood) and J. F. (Bridlington).—See above.

SOUTHERN SHAN STATES.—PAX.—There is nothing against these shares, but they seem to be high enough.

BLACK SEA OILFIELDS.—W. A. P. Bristol).—The latest news is favourable and the price is unduly depressed, we should hold for a substantial recovery.

SOUTH AFRICAN BREWERY.—ERIN.—No reason to sell as the Company is doing well.

INVESTMENT OF £200.—BURMA.—We should advise you to put half into London Chatham and Dover First Pref., and half into Midland Deferred, and thereby increase your capital, as these stocks are sure to have a rise during the year.

NEVADA-IDAHO MINING CO., LTD.—GRANLEY.—There is no market for these shares, and we fear they are unsaleable. You should not buy such mining shares from the other side.

4 TO 4½ PER CENT. INVESTMENTS.—CAUTIOUS.—The following securities should suit you for the investment of £500:—Great Central 1882 Perpetual 5 per cent. Preference at 118; London General Omnibus 4½ per cent. Debs. issued at 98, quoted at ¾ discount; Atchison RR. 4½ per cent. Bonds at 102½; and Johannesburg 4 per cent. Inscribed Stock at 99.

OILS.—A. J. G.—Put the money into Burmah Oil at 3½, Shell Transports at 5 7-16, Anglo-Maikop at 1½; and Spies at 26s. MECHANIC.—Cheap often spells nasty, but the following selection of five oil shares should meet your views:—Kern River at 6s., Standard of Mexico A at 3s., Maikop New Producers at 5s., Baku at 4s. 3d., and North Caucasian at 2s. 9d.

PREMIUM BONDS.—FESTINA LENTE.—Cunliffe, Russell and Co. are a thoroughly respectable firm. The Premium Bonds you mention are all guaranteed by the respective municipalities. You will be able to obtain all information from Messrs. Cunliffe, Russell and Co., 10, Place de la Bourse, Paris.

OIL SHARES.— Mrs. H. (Croydon).—You need not be afraid about these oil shares. You should hold them as the price will doubtless recover.

HAMBURG LOTTERY.—W. D. (Abertillery).—We are making enquiries respecting the standing of the firm in question, and will communicate with you again.

MERTHYR AND SWANSEA CREDIT BANK. A. S. (Worcester).—We know nothing of this concern, but you may rely upon what we said about the British Finance Corporation.

ANGLO-TRINIDAD PETROLEUM SYNDICATE.—R. M. E. (Edinburgh).—If you can prove that Sir Arundel T. Arundel as a matter of fact never joined the board, we are of opinion that the other directors are liable for the amount which you were induced to invest on the strength of his name.

CENTURY INSURANCE.—I S. (Elgin).—Take no notice of the agent's demand.

STAR OF HOPE INSURANCE.—REX.—The Company is clearly responsible for premiums collected by their agent and you should insist upon credit being given you for every penny paid. The neglect of the agent, however, does not give you a legal claim to demand the return of the premiums paid. You could only recover these provided you could prove misrepresentation at the time the policy was effected.

ROYAL LIVER FRIENDLY.—A. J. L. (Leamington).—The question of the surrender of the various policies you hold is a matter that you must decide for yourself. Of course, remittance could be made from abroad, and in all probability the Society would allow the cost of same and also the postage.

BRITANNIC ASSURANCE.—M. W. (Wakefield).—The Act of 1909 makes the policy legal and you could not therefore recover the premiums paid on the ground that there was an absence of insurable interest. We have frequently explained this point in our "Answers to Correspondents," and if you read these you will observe that want of insurable interest does not necessarily invalidate a policy issued prior to 1909, provided that at the time such policy was effected there was a *bona-fide* expectation that the proposer would incur expenses in connection with the death or funeral of the assured. Write the Head Office and ascertain for what amount a free policy would be issued or if they would be prepared to pay you a cash surrender value.

MIDLAND RAILWAY FRIENDLY SOCIETY.—W. H. (Atterclife).—Your position in the matter is governed by the conditions of membership, and as we have not these before us we are unable to say whether or not you could claim a refund of any portion of the money paid.

PROVIDENT ASSOCIATION OF LONDON.—F. S. (Consett).—We think the Company is protected by the proposal form your brother signed for the exchange of his bond for a life policy. You say he is dissatisfied with the latter. Why not ask the Company to allow him to revert to the original contract, under which we have no doubt credit will be given for all the premiums paid. He could not recover unless he was able to prove misrepresentation at the time the exchange was effected, and even then the Company would repudiate liability on the ground that they are not responsible for unauthorised representations made by their agents.

NEW WORLD LIFE INSURANCE CO.—APOLLO.—We have no information respecting this American Company, which is evidently a new concern, and whether it will succeed or not, time alone will show. We should not care to invest in its shares and we think you will be well advised to wait and see how the Company gets on. Personally, we do not like the idea of a non-participating plan, which gives the stockholders all the profits earned. A new Life Office to be successful must treat its policyholders in a generous manner and allow them to share in the profits which they help to create. By leaving the policyholders out in the cold a method is being pursued which we are convinced will not give satisfaction, and must ultimately prove detrimental to the best interests of the Company.

INDUSTRIAL INDEMNITY CORPORATION.—CH. F. (Bishopsgate, E.C.).—This concern is not mentioned in the usual books of reference. We are making inquiries, and, meanwhile, we retain the enclosures.

NATIONAL OLD AGE PENSION.—C. G. R. (Bayswater).—We cannot advise you to have any dealings with this concern. If you want to purchase a pension or annuity, take out a policy with one of the established life offices. We shall be pleased to send you the names of some of them if you desire it.

BRITISH LEGAL.—ANXIOUS.—Having employed a solicitor to look into the claim under the policy on the life of your brother, he is entitled to a fee for his professional services. Better see him and explain your position, when he will doubtless meet you fairly. When you get possession of the policy and the documents send them to us and we will advise you.

PROPERTY RESTORATION CO.—A. J. G. (Wealdstone).—This concern is unknown to us. Send us their prospectus and last report and balance-sheet, and we will deal with your enquiry.

WESLEYAN AND GENERAL.—M. E. M. (West Houghton).—What relationship exists between you and the assured? Let us know this, and we will then answer your question. Meanwhile we are holding the policy.

REFUGE ASSURANCE CO.—E. L. (Blackpool).—You say that 8½ years ago you were induced to insure the life of your aunt, who has now attained the age of 84 years. Being out of work the policies you say were reduced in amount by £2. You are still without employment and have been informed that the policies will lapse owing to non-payment of premiums. Having regard to all the circumstances you had better write the Head Office, and ascertain if the Company will make you a cash payment for the surrender of the policies, and if they should decline to accede to your request communicate with us again.

CITY LIFE ASSURANCE CO.—W. L. (Paisley).—You appear to be disappointed that the loan you applied for to purchase a house was not carried through. Before, however, we can express any opinion on the matter you must supply us with further particulars. You say that the house was valued at £1,000, and that you were getting it a bargain for £600. By whom was the property valued at £1,000, and where is it located? We note you say it was surveyed by one of the insurance agents. When replying, we shall be glad if you will furnish us with his name and address. We were under the impression that surveys were made by duly qualified surveyors appointed by the company.

LIVERPOOL VICTORIA FRIENDLY SOCIETY.—J. G. (South Hackney).—You were admitted as a policyholder in this society on May 28th, 1898, the amount assured being £11 8s., and the weekly premium 6d., which was regularly paid until July 1st, 1911—a period of over 11 years. The policy was then allowed to lapse through no fault of your own, and after correspondence with the society they have refused to make you any allowance at all, and the premiums, amounting in the aggregate to a considerable sum, are consequently forfeited to the society. You naturally feel indignant at such treatment, especially as your life was insured without your knowledge and consent, and you only discovered the existence of the policy on the death of your wife, which occurred in February, 1912. The society justify the issue of the policy by informing you that under the Act of 1896 a registered friendly society may issue a policy to a wife on the life of her husband, and they subsequently told you that had you died they would have been called upon to pay the sum assured. They further state that it was to cover that risk that premiums were paid, and Mr. Henri, the secretary, concludes: "I may at once state that it is not our intention to refund the premiums." It is clear from your explanation that you had no opportunity of knowing until after the death of your wife either that your life was insured or that the premiums were in arrear. We have not the space in this column to enter into all the details of your case, but we are of opinion that no Court would uphold the contention of the society that you are to be deprived of the premiums paid out of your own hard-earned savings without your knowledge or consent, and we therefore recommend you to forthwith instruct a solicitor to take up your case, and sue for the return of the premiums paid, and damages. Let us know how you get on. It is treatment such as has been meted out to you that is causing such unrest and dissatisfaction with the so-called benefits applicable to weekly industrial policies, many of which make no provision either for the issuing of free policies or the payment of surrender values in the event of lapse through inability to continue the premiums. Would any sane person contend that a premium of 6d. per week extending over a period of 11 years is not a profitable lapse for any society, but what of the poor policyholder? The sanctimonious contention that premiums are paid to cover a life risk, and there the matter must end, will not pass muster.

ROYAL LONDON MUTUAL.—EX-POLICYHOLDER.—We are obliged for your letter and will keep the facts before us pending further developments. MRS. T. (Gateshead).—We regret to hear of the unfortunate position in which you have been placed. The Company having accepted the premiums for over four years, you say the collector has called and told you that in consequence of the trouble you have passed through the policies are void, and he declines to receive any further premiums. You ask whether you will lose the money you have paid in. Write the Head Office of the Company, Finsbury Square, London, E.C., and place your case before them and ask what they are prepared to do for you. Send us on their reply. A. B. J. (Grimsby).—We have forwarded your name to our correspondent.

PEARL LIFE ASSURANCE CO.—J. G. S. (Gosforth).—The policy you send us, which was issued in 1908, is "On the Life of Another." You inform us that your father is the person insured, that he had no knowledge of this policy, and, as a matter of fact, he has an objection to it. We are not aware that want of knowledge on the part of the assured is in itself sufficient to invalidate the policy. The Act of 1909 is silent on this point, but what it does make clear is that children can only have an insurable interest in the lives of their parents if they are dependent upon them, or would suffer some monetary loss through their death. The question, therefore, which arises in your case is, had you at the time the policy was effected, a bona fide expectation that you would incur expenses in connection with the death or funeral of the assured? If this be so, the policy is in order, but if on the contrary, we think you could claim a return of premiums paid. It is for you to decide what course of action to pursue, but before taking legal advice, you should write the Head Office and ascertain if they are prepared to meet you in the matter.

SUN LIFE ASSURANCE CO. OF CANADA.—W. A. S. (Topsham).—The Company was recently severely criticised by one of our contemporaries. Before parting with the £500 for the purchase of an annuity you should await the outcome of certain enquiries we are making and meanwhile you had better obtain quotations from some of the leading English Offices, such as the Alliance Assurance Co., Bartholomew Lane, E.C., the Clerical, Medical and General, 15, St. James's Square, S.W., the Commercial Union, Cornhill, E.C., or the National Provident Institution, 48, Gracechurch Street, E.C.

PRUDENTIAL ASSURANCE CO.—E. W. (Horfield).—Yours is a different case. We think the agent is misleading you about the policy being endorsed by the Company in favour of your brother-in-law, as they cannot legally do so. Get your mother to make a will in your favour, and at your mother's death the Company will probably pay you. FAIRPLAY (Weston-super-Mare).—Yes, apply to the agent. W. J. B. (Dublin).—Make an application through the agent. P. E. P. (Chelmsford).—Your friend can obtain free policy for £3 12s., but cannot recover the premiums. S. A. S. (S. Shields).—Take the free policy. You could at any time get the surrender value afterwards, if needed. J. F. (C.-on-M.).—You can obtain the information you require on application to your agent.

(A number of replies are held over.)

A Popular Song, Words and Music, every week in MRS. BULL.

A HELPING HAND IN Health & Sickness

Immediate Benefits

Great Offer of Health Insurance.

Free Help in all Maternity Cases.

A Great Health Insurance

When run-down, weak, nervous, or low-spirited, and your whole physical frame is crying for help—Nature plainly emphasises the great need of

Hall's Wine

THE MARVELLOUS RESTORATIVE.

GREAT FREE OFFER FOR TEN DAYS ONLY.

THERE are thousands of men and women who need a helping hand to health—Mothers worn and weary with the incessant worry of home and little ones. Men who have had accidents or serious illnesses. Women recovering from maternity; men and women who are just recovering from serious illness or operation who have been struggling with life and death and who probably owe their lives to the able care and attention of their doctor or nurse either at home or in the hospital. There are tens of thousands of such cases where a timely use of Hall's Wine will assist a speedy recovery, will give renewed strength, renewed health, and end the great anxiety of friends and the dangers of relapse. We want to help such people. We are going to help them. You who are in good health, or only a little out of sorts do not perhaps fully realise what serious illness means. Your turn may come next. It is the little ills that beget the big ones—neglect, changeable weather, a slight cold or chill, overwork, worry, depression, any of these may turn to serious illness. Be wise in time—protect yourself now. Insure your health to-day. Hall's Wine will give you a grip on life and health that is unmistakable. Go to your nearest Wine Merchant, or Licensed Chemist, or Licensed Grocer, and purchase a bottle of Hall's Wine, and send us the receipt with the coupon below, in return for which we will send you a Free Coupon Order, which, when filled and signed according to the instructions given, will entitle any man or woman to a free bottle of Hall's Wine from any Wine Merchant, Licensed Grocer, or Licensed Chemist anywhere in the United Kingdom. Remember, this is not a mere sample, but a real bottle as sold everywhere—and every bottle gives immediate benefit. Doctor ——— writes:—"It would be impossible for patients to take Hall's Wine without being benefited, and its value is at once apparent in anæmia, etc." You can use the Order Coupon yourself, or you can give it to a suffering friend.

Maternity. It is a well-known fact that after maternity the whole delicate system of womanhood is unbalanced. Any doctor will tell you that Hall's Wine hastens recovery and braces up the whole system. Ask him!

The Aged. Hall's Wine cheers the very soul of the aged. It lends their frail body and brain a helping hand to repair and replace the wear and waste that is continually taking place in the "evening of life" of the old folks.

Anæmia. The benefits to be derived from Hall's Wine in Anæmia are wonderfully apparent. Pale cheeks, bloodless lips, exhaustion and depression are quickly banished under its great strengthening influence on the blood.

Although Hall's Wine does so much good—always—it is never meant to supersede the doctor in his treatment of serious illness.

THERE IS *NO* SUBSTITUTE FOR HALL'S WINE. THERE IS *NO* OTHER TONIC QUITE SO GOOD. THERE IS *NO* OTHER WINE QUITE SO SURE. IT IS A

REAL HEALTH INSURANCE.

Hall's Wine is sold in large bottles price 3/6; smaller size 2/- If unable to get it in your district send 3/6 direct to us.

COUPON

Messrs. Stephen Smith & Co., Ltd., Proprietors of Hall's Wine, Purveyors to The House of Lords, Bow, London. For Ten Days Only. Write Distinctly. *By Appointment to T.M. The King & Queen of Spain and H.M. King Manuel of Portugal.*

Dear Sirs,—I enclose receipt for a large bottle of Hall's Wine purchased by me. Please send me your **Free Gift Coupon Order** for another bottle **from any** Wine Merchant, Licensed Grocer, or Chemist in the United Kingdom, as per your advertisement.

"J.B.," 7/9/12.

Name.....

Address.....

IN THE BARBER'S CHAIR.

[Being Conversations in a Barber's Shop, Overheard by our Reporter.]

FRAULEIN BRUNHILDE.

What say? . . . A customer in the ladies' room? . . . Orl right, sir, I'll see to 'er. . . .

Good mor—good 'eavens! Excuse me, miss; no offence, miss. You did give me a bit of a shock, an' no *h*errer. I spected to see a ordinary size lady customer, not an out size like you, miss, if you'll excuse me speakin' plain. . . . Like to 'ave your 'air dressed? . . . Yes, miss. Will you set down or shell I git a ladder? . . . Prefer to set? . . . Very good, miss. . . . This chair's pretty strong, I think. I fancy you'll be safe if you don't set down too sudden, like. . . . That's it, miss. . . . Now, 'ow would you like yore 'air done? . . . The sossidge roll and the snake fringe? . . . Very good, miss. . . . You're a German lady, ain't you, miss? . . . Ah, I thought so. . . . Are there any more at 'ome like you? . . . I'm pleased to 'ear it, miss; 'cos if there wos, it wouldn't be much good *h*us stickin' up to Germany. A couple of reg'ments of Amazons like you, miss, would jest about eat up our Territorials in once. . . . I 'ope you don't think I'm torkin' too free, like, but no offence ain't meant, miss, and I'm proud to 'ave you through my 'ands. . . . I s'pose you're the young lady wot's goin' to appear on

the music-'alls? Seven foot eleven *h*inches 'igh, I'm told you are. . . . Is that a fack, miss? . . . Dear me . . . wot a puny lot o' bloomin' little blighters we ordinary men must look to you! . . . An' you're on'y eighteen yers old—an' weigh twenty stone! . . . My aunt! . . . I 'ope you ain't a militant suffragette, miss, 'cos if you are I kin see the pleece 'avin' a lively time gittin' you to Bow Street. It makes me larf w'en I think of it, miss, it do, straight. 'Ow I should like to see you chasin' Lloy George *h*up Downin' Street with a sledge 'ammer in yore 'and! Little two-penn'orth of 'apence! 'E wouldn't waste much time closin' the door, I reckon! . . .

But jokin' apart, miss, you *are* a wunner, not 'arf! And won't yore 'usband 'ave a 'an'ful w'en you git married! E'll be a brave man, that 'e will!

There, miss, does thet please you? You look a fair treat! You'd make a proper Venus de Mile-and-a-'arf-o or statcher of Liberty fur Noo York 'arbour. . . . I s'pose you git used to bein' looked at arter a time, miss. . . . Git to enjoy it, p'r'aps? . . . Well, I must say, miss, you ain't like the ushal run o' giants. . . . Most of 'em wot I've seen ain't very pleasant to look at—there's a sorter onnachral look erbout 'em, w'en they ain't fair ugly. But *you're* orl right. You're a good-lookin' gell, an' thet's a fack. . . . An' I'm told you've got a serprarner voice worth 'earin', an' kin play the johanner like Padderooski. . . . So good luck to you, miss. . . . I'll 'ave to come 'en see you perform w'en I kin git a evenin' orf. . . . Thank you, miss. . . . Much obliged. . . . Good mornin'—and mind jore 'ead!

MRS. BULL.

EVERY TUESDAY. ONE PENNY.

A SPANKING IDEA.

By "RETLAW."

Professor Duff Andrew, of Champaign, Illinois (a place, needless to say, in the United States of America), has hit upon a striking notion. Anxious to train up his child in the way it should go, with a minimum of parental labour, he brought his powerful brain—stimulated doubtless by the exhilarating air of Champaign—to bear on the problem. Already a successful inventor of mechanical contraptions of various sorts, he soon turned out the necessary article—a spanking machine all made to wind up, and guaranteed, on the shortest notice, to spank the most refractory child into a proper sense of its delinquencies.

As it happened, however, Mrs. Professor was somewhat averse from the idea of mechanical chastisement; and although the machine was fitted with nicely padded and adjustable spankers, and otherwise replete with every modern convenience, including a bar across which the patient was required to bend, she strongly objected to their child being spanked by machinery. In vain the Professor pointed out to his obdurate spouse that to spare the spank would in all probability spoil the child. She was immovable. And it was then that the Professor performed the heroic deed that sent his name flashing, as fast as electricity could manage it, through the civilised world, bringing a message of hope and courage to depressed masculinity, up till that time despairing of making any sort of stand against increasing feminine dominance. The Professor had tried it, not on the dog but on his wife! Professor Duff Andrew, of Champaign, Ill., had placed his better half in the spanking machine and turned on the fluence! I have no doubt the Professor used the utmost care in the conduct of his epoch-making operation. I imagine that he must have adjusted the spankers to a nicety, and timed them with scientific exactitude. I feel convinced that the worthy Professor's object was not so much to inflict physical pain upon the wife of his bosom, as to assert the superiority of man in the face of modern tendencies to make an unconsidered trifle of him. He was cruel to be kind.

It is true that subsequently the Professor had to suffer for his act. It is the common fate of pioneers, O pioneers! —as America's incoherent poet put it. In other words, Professor Duff Andrew was haled to the court and fined ten dollars. It was cheap at the price. What were ten dollars compared with the inspiring and heroic action which they purchased? The American woman must now hang, if not hide, her diminished head.

The oriflamme of male revolt against hobble-skirt government has been unfurled, and men, roused at last to a proper sense of their importance, are girding up their loins for the decisive struggle.

THE MISSIONER.

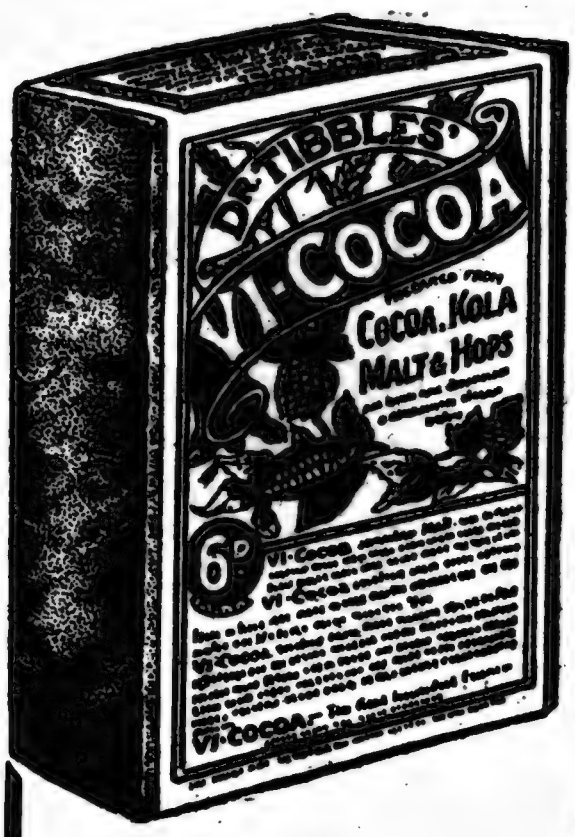
The Missioner told of far Peru,
Of the savage heathen from Timbuctoo,
Of the Lord knows where and the Lord knows who,
A terrible tale of woe.
He told of the hunger and want abroad,
And he stormed and ranted and raved and roared
Of how displeasing it was to the Lord
To see the poor heathen so.

But he somehow forgot the want close by,
The dearth of food and the children's cry,
The men and women who starve and die
For want of a helping hand.
He wanted money for Bibles, he said,
And to see that the heathen were all well fed;
Not a word about those who needed bread
In our own most Christian land.

Our hospitals, home, God knows could do
With the money that's keeping the holy crew
Converting heathen in Timbuctoo
To the civilised ways of man.
But so long as the heathen in darkness roam,
To feel for our brother across the foam,
Never caring a damn for our brother at home,
Is one of the ways of man.

E. L.

Free Coupon Paper Pattern weekly in MRS. BULL.



See That Packet!

You can keep yourself healthier and stronger, freer from indigestion, better able to sleep at nights, able to work longer and harder without getting tired, need medicines and the doctor less if you make Vi-Cocoa your daily food-beverage.

There's no question about it. For the last fifteen years thousands have proven the truth of these statements. No other food-beverage has had such unsolicited testimonials. There's no secret about it—Vi-Cocoa contains the richest and choicest cocoa—it is more delicious and more nutritious than any other cocoa made. It contains Extract of Malt, the doctor's panacea for indigestion. It contains Extract of Hops, the best known remedy for insomnia. It contains the wonderful Kola Nut, nature's greatest boon in endurance-giving power. And it's so easy to prove. A 6d. packet or a 9d. tin from your grocer's TO-DAY will give you all the evidence you require and make you a permanent friend of Vi-Cocoa.

Don't ask for COCOA—ask for VI-COCOA

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ANTICIPATED EPITAPHS.

[In this column we give from week to week an anticipated —always good-humoured—Epitaph of some celebrity of the day. We need scarcely say we hope it will be many years before his relatives will have to consider seriously our suggestion.]

Thys Toombe
Contains ye remaynes
Of
Ye Rygbte Honourable Sir Wilfred Laurier,
P.C., G.C.M.G., D.C.L., LL.D., K.C.,
Sometyme Pryme Minifter of Canada,
Borne
Anno Domini 1841,
Atte Quebec,
Of French-Canadian stock,
Hee was educated atte ye McGill Univerfitie,
Brought uppe in ye Catholick Faithe,
And, Anno Domini 1864,
Became a Barrifter.
Seven yeares later
Hee tooke ye monotonous, unoriginal path
Purfued bye ye majoritie of Lawyers,
To witte,
Ye crooked and well-trodd roade of
PARTIE POLITICS,
And was prefentlie eleckted toe a seate
In Parliamente.
From thys tyme onnewarde
Hys ryse was rapid,
Culmynatynge in hys becomynge,
Anno Domini 1891,
Leader of ye Liberal Partie,
And, Anno Domini 1896,
Premier of ye Dominion of Canada.
Although spryngynge from an alien race,
Hee developed strong Brytyfh sympathies
And pronounced Imperialiftick views,
Advocatynge,
Amongft other thynges,
Ye Alle Redde Route.
Butte,
Anno Domini 1911,
Hee lofte hys grafpe of ye efsencial needs
Of Brytyfh Imperial Interefts
And advocated a Reciprocitie Treatie
Wyth ye United States,
Ye whyche,
Hadde itt beene ratifyed,
Wolde in effeckt have given ye Yankees
Such a holde onne Canadian Trade
Thatte prefentlie Olde Englande wolde have been
Down and Oute
So farre as ye Dominion was concerned.
Thys unexpeckted attack of politickal myopia
Ledde toe hys defeate.
Itt was hoped thatte itt myght prove onlie
A pafsynge affeckcion:
Butte, alas,
Itt was notte soe;
For whenne ye queftion cropped uppe
Hee fayled toe see ye urgent neede for
Canadian contribucions to ye Brytyfh Navie,
Refufed toe acknowledge ye German menace,
And agreed to their ryght toe a place in ye sunne,
Pynnynge hys faith on arbitracion.
Thus,
Toe ye sorrow of hys friendes,
And finallie difcredited in ye eyes of
Ye more farr-seeynge,
Hee retyred intoe private lyfe
And dyed.

* * *

Here lyeth one whoo, in hys pryme,
Goode worke for Britain didde,
Butte whoo, wyth ye advance of tyme
From hys poficion slidde
Because hee coulde notte see thatte wee
MUST HOLDE YE EMPYRE OF YE SEA!

A Lady Housekeeper

Nervous Exhaustion, Neuralgia, Sleeplessness—

The fact that Mrs. Taylor did *not* give up her work, and did *not* go for a change, is clear proof Phosferine prevented the nervous breakdown which her doctor said was *certain* unless she *gave up her duties.* Mrs. Taylor is *not* the sort who gives up easily, although she was worn to a standstill with neurasthenia and sleeplessness, and realising that *neither change nor rest was possible*, she concluded the only *certain* way to keep going was to supplement her vitality with Phosferine. The actual benefit Mrs. Taylor experienced *within a few hours* exceeded even the relief she *knew* would result from Phosferine. Every nerve centre in her system began to *resume* its activity, thus promoting her recovery with daily *increasing rapidity.* Now that all traces of nervous disorders are expelled, and she sleeps sounder and eats better than ever, Mrs. Taylor urges other exhausted workers not to *give up*, but employ Phosferine to *generate a new supply of nerve force* and feel for themselves how capable, vivacious, and happy-natured this new energy makes everyone.

Completely done with.

Mrs. K. E. Taylor, 369, Goldhawk Road, Chiswick, writes:—"The benefit I have received from Phosferine is almost incredible. I had been suffering for months from neurasthenia, everything was a burden to me, head pains and body pains were constant, I could not eat, neither could I sleep. I felt utterly ill and wearied out, and after struggling on for some time, I was told by my doctor there was nothing for it but *to give up my situation* or to *go away* for a change. For many reasons, either would have been my last wish. I remembered Phosferine had done me *so much good* 14 years ago in a case of neuralgia and weakness following maternity, and so I started your remedy again. I consider it has *again* worked miracles for me. I can eat and sleep well, and am able to perform my duties, which comprise not only household affairs, but brain work, with ease and pleasure."—April 24, 1912.

PHOSFERINE

GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

NEURALGIA	MATERNITY WEAKNESS	INFLUENZA
RHEUMATISM	NERVOUS HEADACHES	HYSTERIA
BRAIN-FAG	SLEEPLESSNES	EXHAUSTION
LASSITUDE	PREMATURE DECAY	MALARIA
INDIGESTION	ANAEMIA NEURITIS	NERVOUSNESS

And all disorders consequent upon a reduced state of the nervous system.

The Royal Tonic.

Phosferine has been supplied by Royal Commands to
The Royal Family
H.I.M. The Empress of Russia
H.I.M. The Dowager Empress of Russia
H.M. the King of Greece
H.M. the King of Spain
The Imperial Family of China
And the Principal Royalty and Aristocracy throughout the World.

The 2/9 size contains nearly four times the 1/1½ size

If You Are About to Buy
FURNITURE
These Facts Are of Great Importance.

Everybody knows to-day that if they desire to furnish or re-furnish the home or to purchase single articles there is no need to pay the full cash price at once,—and certainly no one is sufficiently unwise to bury a lot of money in furniture when that money could be used to better advantage in other directions.

But the introduction of systems of deferred payments has brought with it the introduction of shoddy, showy but badly-made furniture, built to sell on sight just to please the customer at first and during the early time payments are running. The wear of such goods is the flimsiest, and in no sense of the word is the furniture a bargain of lasting pride and value.

This is the fault of the credit houses, and it has remained for a house of cash furnishers who make their furniture for cash sale yet allow their customers to arrange for payments out of income to show what is clearly right.

The very highest class furniture, with a guarantee of lasting profit made in competition with the biggest West-End houses for cash sale. This is what Messrs. Wolfe and Hollander, Ltd., have to offer, with this added advantage that they are prepared to arrange payments out of income to suit the customer's convenience.

QUALITY.—That is the word on which the enormous Wolfe and Hollander business has been built, and this is coupled with the fact that THE PRICE AT WHICH EACH ARTICLE IS MARKED BEARS AN EXACT RELATION TO ITS INTRINSIC VALUE.

All goods are marked at cash figures—for this is a cash house—and you choose at cash figures, there being only a slight extra charge made for the convenience of payment out of income.

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DRAMA OF TO-DAY.

By M. Clement Scott.

"Resting."

The autumn season has begun in the theatrical world, but a pitifully large proportion of out-of-work mummers are left to wearily pace the "Actors' Mile" from Charing Cross to Wellington Street along the Strand. They will tell you that they are "resting," but the veriest novice in theatre slang knows what that word means. The profession is so over-crowded that an actor of average ability is lucky if he can find employment for three months out of the twelve. Then the problem of "how to exist for the remaining three-quarters of a year has to be faced." Whoever wrote these solid truths evidently knew what he was talking about. There is no more indefinite career for men or women to adopt than that of actors or actress, unless they possess the requisite means and talent to rent and manage their own theatres. The depths of woe into which stage-struck youngsters are plunged by the raging fever that maddens them to get into a play-house to try their luck at acting is too deplorable for words. Why, roaming round one of the old London squares only the other evening, the sound of a voice attracted my attention, and I hastened to the spot whence it came. "I will now give you the Harfleur speech from 'Henry V.', by William Shakespeare," announced the man. Goodness! I could scarcely believe my ears or eyes. There in the gutter, was a well-educated, gentlemanly-looking young fellow—"busking." An out-of-work actor—a man I had seen scores of times in first-rate companies playing fine character parts—was reduced to spouting Shakespeare for a few pence thrown to him from windows and doorsteps by the handful of people listening to him. And that is how this poor creature was "resting." This is only one of this many terrible pictures I could paint for you of the perilous existence of the actor out of an engagement.

The Victoria Palace.

Mr. Alfred Butt is rapidly bringing this popular place of amusement up to the standard of the Shaftesbury Avenue Palace. Turning in to the handsome building the other evening, I found it packed to the point of "standing room only." The programme was A1, and included that droll comedian T. E. Dunville, the enchanting dancing of the Eight Palace Girls, Charles Prelle and his wonderfully trained dogs (claimed to be the only original dog act of this kind in the world), and a variety of other entertaining items that fairly brought the house down with delight and merriment. What a change from the untidy old building which occupied the site of the present handsome music-hall but a short while ago! Verily time works wonders nowadays.

SOPORIFIC SCENTS.

[*A London doctor advises people who suffer from insomnia to go to Covent Garden and smell the newly cut flowers when they arrive between 3 and 4 a.m.*]

Phantom sheep I'd grimly counted (I remember they amounted
To exactly seven thousand) as I tossed from side to side
Courting blest repose, but vainly, for the clocks chimed three quite plainly
And the rooster's raucous challenge was re-echoed far and wide.

So, with sunken orbs and bleary, feeling wakeful, worn and weary,
I abandoned hopes of slumber, donned my garments with a yawn,
And rushed forward, full of fury, through the Strand and past old Drury,
Into Covent Garden market with the first faint flush of dawn.

Midst gardenias, daffodillies, roses, pinks and arum lilies,
As I sniffed the fragrant perfume, through my veins there seemed to creep
A sweet, subtle, strange sensation of divine intoxication,
And, subsiding on a barrow, I fell peacefully asleep.

F. J. Whitmarsh.

Have You any SKIN TROUBLE

DOES your skin get rough and itchy or are you distressed with recurring outbreaks of pimples and blotches? Is your skin parched and sensitive to weather changes or liable to crack and get sore? If so, your skin is in urgent need of purifying, invigorating, and disease-repelling Zam-Buk.

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The only effective way to prevent and cure this troublesome skin-mischief is the Zam-Buk way. Zam-Buk is the World's great skin-purifying balm, descendant of the rich herbal healers used by the Roman gladiators. When gently rubbed over the skin, Zam-Buk's healing and germ-destroying herbal extracts are absorbed through the pores which are cleared of all poisonous impurities, while the tissues are at the same time efficiently protected against the ravages of dangerous disease germs.

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WHAT IS YOUR NUMBER?

SEE PAGE 323.

BULL'S EYES.

NOTES OF INTERROGATION:—
Are telephone users saying "Exchange *is* Robbery"?
Won't the Premier find it warm with an Ulster on his back?
Isn't it imperative for the British Empire to "strike oil"?
Wouldn't watercress be the most suitable crop for Norfolk?
Is the "Gaby Glide" really a bit too "fast"?
Haven't the theatres had a really fine summer?

The German birth-rate is dwindling. We shall have to give up calling it the Fatherland.

"Drake," the forthcoming production at His Majesty's, will provide the gushing girl with the opportunity to describe it as "a duck of a play."

It is comforting to hear that Boy Scouts are learning culinary arts; they may have to cook the enemy's goose some day.

Mr. Theodore Kosloff says dancing conduces enormously to health. We agree that it is a step towards it.

"Religion is just a hobby to many people," says Mr. T. J. Bisseker. But it is the minister who does the collecting.

If the five ladies who have entered for the Stadium lion hunt belong to Society our money is on them.

The Omagh farmer fined for furious driving at a funeral was apparently over-anxious to be "in at the death."

King Manoel is said to be an excellent tennis-player. Has he been practising a good "return"?

Musical comedy girls are agitating for a minimum wage. The majority of them only earn a "bare" living.

St. Kilda is stated to have escaped the Insurance Act. If that won't popularise it, nothing will.

It is reported that Christmas Island has been sold. We wish it a Happy New Era.

"Success is like skating," says D. G. Phillips. Yes, one bad slip, and down you go.

A son has been born to Mr. and Mrs. Pelissier. The Folly of marriage.

St. Louis women have adopted men's socks for the hot weather. There should be some pretty pictures bound in half calf.

Of course H. B. Irving will act well at Drury Lane, but it will be hard to convince us that he is a Nobody.

A win by a short head is common. It was a change to know that Barry won by two skulls.

A doctor says that in the summer time many people have the plum rash and the raspberry headache. Those with bills to meet find the date ache most common.

Bonfire won a race at Windsor. Considering the weather, we are not surprised to find it was a warm favourite.

Mulai Hafid complains that the hats worn by Frenchwomen conceal their beauty. They will take their hats off to him.

"The sound of silk is a tonic to some women," says Mrs. Baillie Saunders. Not when another woman is wearing it.

The blueness of sea-water is in constant ratio to its saltness. Yes, and the blueness of the bather is in constant ratio to its coldness.

Hideous hoardings are to be attacked. We hope dormant hoardings will be next.

There is no truth in the rumour that Mr. Bonar Law is shooting in Ulster.

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UMBRELLA WEATHER AND THE MAN

We cannot influence the weather—it remains one of Man's masters—but we may still defy it. We can, after all, take an Umbrella with us when it threatens to be wet, and upon "this thin line of defence" behind which we take shelter against the unconquerable enemy a great deal depends.

We (Selfridge's) specialise in Men's Umbrellas. Our Qualities are always dependable. Our prices London's lowest. We are now holding a great sale of Gentlemen's Umbrellas all at special prices.

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LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

By Moore Anking.

Nantypwllarny, Rhwdudlangoch.

Dear Bertram,—Though far away, my thoughts are near, because I reelly love you, dear, or words to that effekt.

I'm sure, speak-ing without a word of a lie, if you was to ask my hand in marridge this very min-nit I bleeve I should let you have it, that is if I knew for cer-tain you'd make prop-per use of it.

You got no idea how I look for-ward to house-keeping. When-ever I see a little place that would suit us, both eyes stick out like door-knobs; makes me have to lift my veil up. Then I reelise with greef that our time hasn't come yet, so down comes the bloom-ing veil and the seen is blotted out.

It's all very well to be writing letters, send-ing pen-north's of affekshun through the post and filling up sheets and sheets. Only what I say is that where a young couple reelly and truly love each other they ought to get stronger sheets and put them to better use.

Fancy, dear, only the other day a bishop said the nashun didn't get enough in-crease, he reck-koned every body ought to have a fam-ly. And the week after that he went for a holiday by him-self!

Heigh-ho! Them that would, can't, and them that can, won't. Some-times I get that fed up it wouldn't take much to make me push the pram through a stack of bricks.

What I think ought to happen, pet, young marrid people ought to be encur-ridged—they ought to be able to draw on account. Then if they didn't carry out their instruck-shuns they ought to be made to pay it back.

Be nice to have three pounds handed over with the marridge certiff-kit, wouldn't it? I don't think we should disappoint the kind giver, do you, own one? We might give him a sut-prise, but I shouldn't think of letting him have his money back, not if I had the manidge-ment.

Putting love a one side for the min-nit, angel, have you had your medsin from the dis-pensary yet? I told mother about you—told her I thought your siss-tem was get-ting just the least bit wanky, and how I thought you ought to have treet-ment.

I'm afraid you let your manidger hustle you, and then you worry about bis-niss too much. That's your trubble, only very likely you don't know it.

Next time you get sent out with a high-spirrited gee-gee, you be more calmer, pet. If it wants to de-liver the par-cels itself, I shouldn't stand in its way if I were you. And if it falls through the nose-bag, don't you lift it up without assist-ance. Never know what harm you may do to your-self.

I been reed-ing up all about parcels, and where to chuck them and how to deal with people that won't take them and so forth. You got no idea what a help I should be to you very likely. Half the battle's in young people pulling together and if I went round with you and we both pulled, I can see you bringing more parcels back than you had when you started.

When mother was young she had a lady friend who took to nursing, and marrid an under-taker soon's she'd got a good round.

After that, when she went to a case she always took a piece of tape and sent her hus-band the measure-ments, so's he could be getting on with it.

D'rektly she'd fin-nished with a patient he used to send his card in. He had a trade motto, "Small prof-fits and quick returns," and the cas-ket being reddy some-times weeks before it was wanted, through patients being stub-born and what not, soon's he got the order his van used to be at the door with the goods.

They lived in the next room to mother for a bit, and I've heard her say they had a lovely home, and that was all through pulling together.

But before we can do like-wise, ducky, you got to get stronger, so I do hope you won't neglekt your-self.

x x x With in-creased affekshun, x x

Jane Ann.

THE BURGLAR'S OPPORTUNITY.

A STORY OF THE HALFPENNY PAPER.

By Richard Morton.

Chapter I.—The Plan.

"These writing fellows," said Mr. Subbubs, "do think of the most wonderful things. Read that, my dear."

Eliza read it. It was a short and instructive article on the way to baffle burglars when you go away and leave your house empty. All you need do is to get a neighbour to come in each morning and draw up the blinds as usual; likewise for the said neighbour to pull down the blinds at night, making the premises seem as though still occupied by the proper inhabitants. Also—and here was the cunning touch—to leave one electric bulb burning all night in the bedroom, and then the poor, simple, deluded Bill Sikes will feel sure somebody is awake and ready for him, and will slink away fearfully; to operate on the unilluminated villa residence of some stupid laggard who has omitted to act on the astute advice of the popular Press.

"Isn't it a dandy idea?" chortled Mr. Subbubs. "We can go away with our minds at rest and peace now, Eliza. Mrs. Nexdoor will do all those artful things for us if you ask her and leave her the key. It's the daisiest scheme I ever struck. Wonder nobody ever thought of it before!"

"It's such a clever paper that we take, my dear," said Eliza; "I always do say that the *Morn* is the most marvellous ha'porth on earth. I feel now that I shall be able to sleep in comfort while we are at Yarmouth, which it is impossible to do when I have all the silver and the plate on my brain. I'll go and see Mrs. Nexdoor at once, and ask if she'll oblige us."

Of course the good neighbour willingly consented to carry out the prescribed scheme, and joined her friends in wholehearted admiration of this new way of bamboozling the burglar. So Mr. and Mrs. Subbubs departed for their holiday with easy minds and happy hearts, and their blinds were attended to night and morning, and the one electric bulb was left on all night.

It was, as Mr. Subbubs had so feelingly declared, a dandy idea.

Chapter II.—How it Worked.

On the sixth day of their sojourn by the sea Mr. and Mrs. Subbubs were peremptorily recalled to town by a wire from the police. Burglars had actually effected an entry upon those artfully guarded premises, and had got clean away with what appeared to be a fine haul of silver, plate, linen, ornaments, pictures—and even some furniture. The police were anxious for the owners to come back and supply them with a list of the missing articles, prized objects they scarcely hoped ever to see again.

Nor did they. The thieves had made the best of their opportunity, and the pick of everything had been taken from the house. The affair was scarcely understandable. Mrs. Nexdoor had carefully attended to her instructions, nothing had been omitted on her part, and yet the fact remained that the premises had been ransacked.

"It's most mysterious," sighed Mr. Subbubs. "Surely the *Morn* couldn't have been wrong?"

"Wrong!" echoed Eliza. "Certainly not. It is the most wonderful ha'porth on earth."

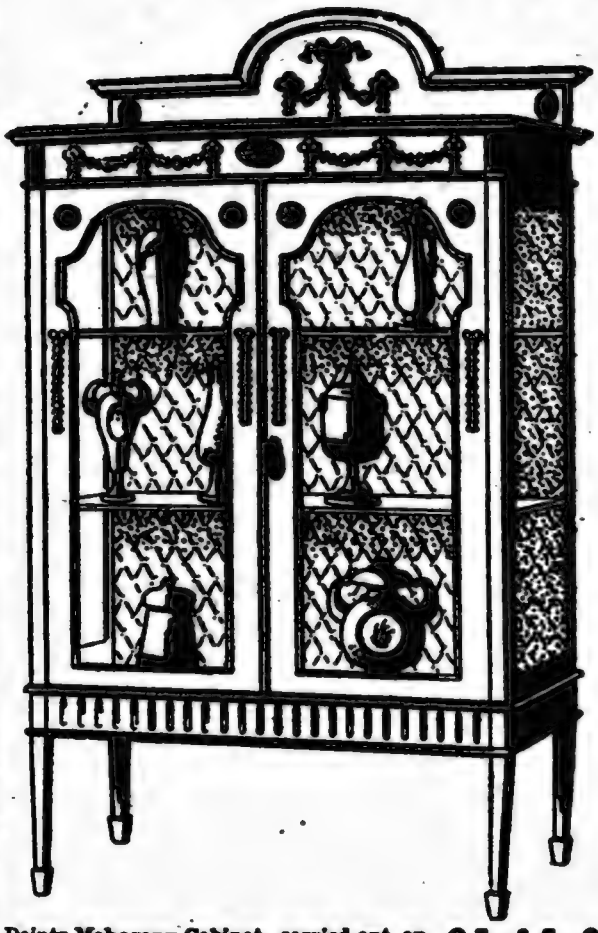
Chapter III.—The Reason Why.

Burglar Bill, in the bosom of his family, was congratulating himself on the result of his latest enterprise. His wife smiled complacently, for she shared in the praise.

"That dinky little ha'p'ny paper is a fair marvel," said Bill. "You get all the fashions out of it, and there's the pictures for both of us, and even tips for me and my trade. This latest fake's the best of all. I've only got to walk round and spot the houses which keep the light going all night, when they used to be always dark, and there's the lay ready mapped out for me. I don't even need a candle or a match, which is dangerous if spotted from the outside. I can do my work with the light full on as comfy as can be. Here's to the champion ha'porth! . . . I wonder it don't strike people that we read the *Morn* just the same as they do!"

"Why My Typist Deserted Me?" See this week's MRS. BULL. Now on Sale.

THE ONLY WAY



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is to investigate before you make your purchases. That is the way we do and we want you to do the same. In this way you are sure to find that we are the store that really gives best value. Every article that we sell in any of our numerous departments is manufactured under expert supervision and we therefore extend a cordial invitation to everyone to visit our Showrooms before placing an order.

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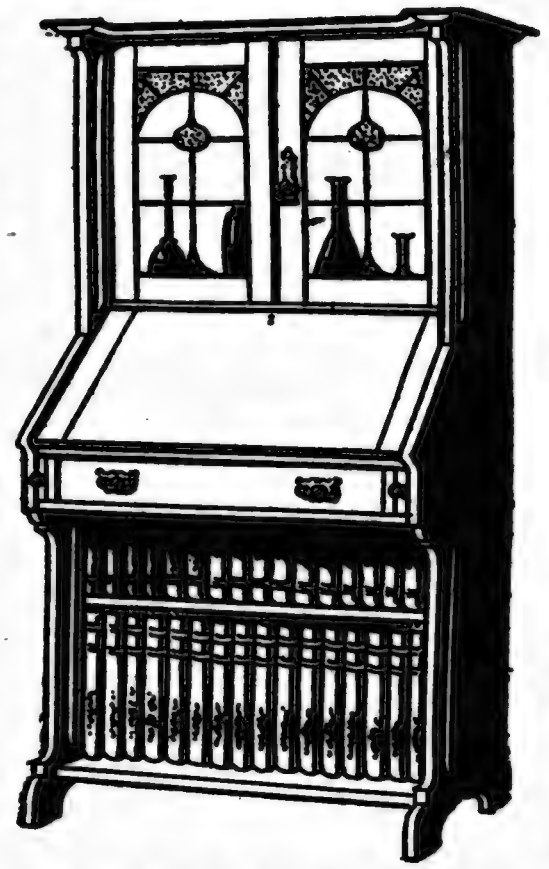

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JOHN BULL'S LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag,"* AND ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

W. R. A. (Market Drayton) complains that the Post Office Savings Bank refused to let him draw £2 when he had £3 2s. 6d. to his credit. He could not even obtain a receipt when they asked for his bankbook. But he is only entitled to draw up to £1 on demand.

"THE GUNNER" (Trimulgherry) must learn to moderate his military language. Soldiers do not now swear as they did in Flanders. It is all very well to call peaceful persons "cowardly, loafing, skulking brutes" and to threaten them with personal violence at a safe distance, but if they tried to retort by telephone, the Gunner might sit on the receiver.

F. H. (Dawlish).—We do not see that a request for references necessarily constitutes a fraud. Most firms like to know with whom they are dealing.

C. P. (Exeter).—Of course you are not suggesting that the Staffords Northcote succession is illegitimate.

J. R. M. (India).—It is rather slow work to invite our comments upon newspaper cuttings which we have read many weeks before over here.

"MARMADUKE" (Aston) sends us a long theological disquisition, in the course of which he protests against the use of capital letters except in the case of divine persons. Kings, however, are accustomed to capitals. Why, then, refuse them to agitators, who may possibly be our masters in the future?

A. G. (Isle of Man).—We have already dealt with the Sabbatarian heresy and we imagine that most people are aware by this time that the Protestant Sunday is a superstition which has really nothing to do with the Jewish Sabbath. The only objection to public lotteries as a source of revenue is that most of the money is extorted from the poor.

R. A. P. (Portsmouth).—We have not dropped the idea of running a few Business Candidates, but for the moment we are R.I.P.

A. M. (London).—We have enquired into your complaint *re* the Crystal Palace tea arrangements, and are assured that the facts have been somewhat distorted.

L. B. (Providence, U.S.A.).—Shake!

W. R. W. tells us that "When a man has gone through great trouble, hard thinking, suffering and reverses, it is as if there is a kind of involution which brings him in contact with his own soul, and in a flash he is raised from zero to sunshine." Not at all badly put.

J. C. (East Coast Express from Edinburgh) reproaches us with lese-Burns, but we did *not* say his noblest poems were "doggerl."

A. H. S. (Peckham).—Our coal club has been discontinued since the strike.

MRS. P. (Putney) says we cannot oppose Suffragettes because we preach discontent. But we happen to be discontented with hatchet-throwers.

W. H. B. (Merton Park) sends printed copies of rude letters he has written to his mother. He wants us to help him to "obtain compensation for the social injustice and comparative economic disadvantage" to which he has been subjected. Is a groat any good to him?

"A WINDOW-CLEANER" says he makes a good living even when people are out of town. How he must bless the bad weather!

S. B. (Twickenham).—We have no sympathy with your prosecution of an office-boy for "embezzlement." Remember that we must all begin somewhere.

G. B. W. (Cambridge).—We are not debt-collectors and decline to help you to dun the Lieutenant who borrowed your money.

"JIMMY" (Chelsea).—You must not persist in dunning your sister, even though you *are* a cripple and she has married a rich parson.

SERGT. DERBHAM COOPER informs us that the "Biscuit" we gave him for stating, according to the *Birmingham Daily Mail* report of his evidence in a recent case, that the theatre was "empty and fourteen people were in the dress circle," should be really bestowed upon that journal. That we are not surprised to hear this will be gathered from the wording of our award.

T. W. (Bombay) prefers a native crew to an English one, chiefly for their superior sobriety.

L. F., whose letter in regard to our article upon the "Problem of the 'Love Child'" we recently published—to be strongly criticised by Topkhana Walah—rejoins that her desire to marry is dictated by a natural wish to provide for the future of her boy, who is now under five years of age and is allowed the run of the streets. L. F. is in service, receiving but 32s. a month, out of which she pays 22s. for her boy's keep, leaving her 10s. for clothes, etc., for them both. She says that were she ever to fall out of employment it would mean the workhouse for both.

"BULL."—*The Lay Lawyer* is in abeyance.

R. R. R. (Fulham) asks whether Harrods have given all their staff a week's notice, but will re-engage them if they accept 1s. a week less wages. We hope not.

G. R. (Lambeth).—Letters in red ink give us the fidgets.

"A PASSENGER."—If you choose to pay a steamship company in foreign money, we suppose you must accept their rate of exchange. After all, you cannot have lost very much.

MRS. L. (Edinburgh) says she had her pocket picked by a petty officer. We are not a judge and jury, but it certainly sounds strange that the "command officer" should have shielded the alleged offender. How petty!

E. B. (Liverpool) wants us to advertise her sa.m. "English girl who wants to be a rich man's pet." We have a regular scale for advertisements, but do not find any rate for procuration of this kind.

W. A. S. (Co. Cavan) says Orangemen are repeating the old lie about Mr. Churchill breaking his parole in South Africa. If they are not careful, they may be shut up somewhere, without parole.

E. A. (Alton).—We think it desirable that you should actively enter upon electrical engineering work before taking a course of technical lessons from the International Correspondence Schools, the scheme of which we understand to be to enable workers to increase their technical knowledge of their own particular trades.

W. W. (Worcester) writes:—

"How seldom can one call to mind
A JOHN BULL error of any kind!
But one, though small, has come to light;
So, please, appease your appetite,
And 'Take the Biscuit!!'"

"'More Revelations,' by Jim Crow
(To column two your eyes must go).
One hardly cares to point it out—
(You'll think I'm 'dry,' *there is no doubt*),
But, anyhow, I'll risk it."

Very pretty poetry, but Crow alas! is always making more revelations—or less.

S. B. L. (Bodmin) the Eugenics and Jesuits are akin. That is the unkindest thing that has ever been said about the proverbial gentlemen under alleged beds.

C. H. K. (Battersea Park Road).—We can't all be Bradlaughs, but we can cherish the memory of the saints.

C. W. (Westbourne Grove) has had her life made a "regular Hell" by hypnotism. We agree that such filthy witchcraft should be discouraged by law.

W. J. A. B. (Ilfracombe) complains that a gentleman came to his shop and wanted to borrow a cap. Why should he not try to borrow it? He could have had it on sale or return.

"A LOVER OF JUSTICE" says six servants are being discharged through the Insurance Act and will have to lead a life of immorality. What nonsense!

"ULSTERMAN READER" wants an intellectual daily halfpenny paper. That is ambitious.

E. S. (West Ealing) thinks it is not fair for Salvation Army bands to collect crowds and for a poor cripple to be turned away for doing the same thing.

A. J. B. (Kilburn) writes:—"In my walks what do I see? Contamination everywhere." Any relation to the other A. J. B.?

"A WELL-WISHER" calls us childish. Well?

"MARY" says farmers are selfish, grinding devils. Perhaps this summer has made them so.

F. F. T. (Bristol).—What a number of sea-faring people complain about foreign competition. Why not emulate ancient mariners?

W. W. (Bow).—Why on earth or underground or anywhere else should not a cheap ticket be bought even if only the return half is intended to be used?

D. W. (Glasgow).—How are we to stop professional roguery till we get a Business Government?

W. M. (Clanmorris).—We agree that the Mental Deficiency Bill is an invitation to revolution. Why not suggest this as an antidote to Ulsteria?

R. L. (Bristol).—Tut! tut! what is all this? "We got here last night and this morning at 5.30 we are called out to work. After working till 6 p.m. we got ready for to unmoor, and then go on the hatches, and we are on our way to sea. We have just time to get a wash and smoke and then the clock says 8 p.m." What very quick work!

J. F. R. (Liscard) says he was unfortunate enough to have an overcoat stolen at a school. Three other people also lost their coats. What a nasty place! Certainly sue them by all means, and send us a present out of the damages.

M. R. (Port Elizabeth) tells of a naughty nigger who sang hymns all day in his cell. It is news that "half the Dutchmen cannot understand the Government notices written in Dutch." The only thing will be to write them in double Dutch.

G. F. (Glasgow).—It was certainly courageous to advertise in a Glasgow paper for a bed sitting-room with "no Sunday hymns."

"COMMERCIAL TRAVELLER" says parsons are "Phoraisees." How does he know?

"FOLLOWER" (Edinburgh) thinks we ought not to refer to Scots, Irish and Welsh, as we sometimes do in our famous paper, "for are we not all one under the old Union Jack"? That sounds sensible unionism, but we refuse to believe that any of the nations mentioned mind a bit of chaff.

A. S. H. H. sends a joke about Sir C. Duff-Gordon and Nelson, asking if it is original. It is certainly stupid.

F. C. N. (Tottenham) sends a story about his having been refused a drink by the landlord of a public house. The facts, however, appear to be too confusing for us to pronounce on their merits. What did he consume before he crossed the bar?

(A large number of replies are held over.)

How to Make a Lady's Knitted Coat. Full and Clear Instructions in this week's MRS. BULL.

The Writing on the Wall

If you are dissatisfied with your present work, your present rate of pay, if you want to improve your position, then "The Writing on the Wall" means something for you; but without investigation you will not be a step further towards materialising your ideals.

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Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published.

To each of the holders of copies of JOHN BULL *of specified date*, bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of TWO GUINEAS in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all the work done.

The following claims have been received for our issues of April 13th, July 13th and July 20th :—

Mr. H. B. Burgess, 173, Earle Road, Liverpool. No. 106963—April 13th.

Mr. J. Hanley, 11, Ralph Street, Union Road, Borough. No. 399719—July 13th.

Mr. J. Plowman, 4, Edward Street, Abingdon, Berks. No. 185883—July 20th.

The following are the fifty numbers for our issue of August 10th :—

7816	148568	366426	545315	622288
25204	157192	386477	547757	637189
48330	179911	422407	551870	646234
57396	197872	439396	554495	648047
74625	223098	455682	562444	655296
96518	251458	473293	573069	679748
115776	274073	489056	580244	688552
132472	322198	510952	598876	689940
139552	333480	515916	614104	689992
147449	352062	532839	622233	690418

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED OCTOBER 5TH (PUBLISHED OCTOBER 3RD, 1912.)

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (Ltd.),

hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale, including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE, LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens.
Drayton Road, Harlesden.
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl,
and Elsewhere.

THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 16 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthmer, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

40 COMPLETE BEDROOMS.

Amongst numerous other articles are the following: All Brass square tube Bedstead, complete with spring mattress, £3 15s.; 10 Black and Brass Bedsteads, 12s. 6d. each; 12 White and Brass Bedsteads, 17s. 6d. each; 21 Oak Combination Bedsteads, 15s. 3d. each; pair Twin Brass Bedsteads, £5 10s.; full size Black and Brass Bedstead, with wire spring, overlay bolster, and 2 pillows, 45s.; massive 2 ft. pillar bedstead, with sanitary woven wire spring, 26s. 6d.; all brass bedstead, heavy pillars, almost new, £2 10s. 6 Solid Oak Bedroom suites, complete, £4 10s. each; 6 White enamelled Bedroom Suites, Louis XV. period, £7 10s. each; 4 large solid Walnut Bedroom Suites, £9 10s. each; 6 Sheraton design Bedroom suites, £7 10s. each; very fine Sheraton design Bedroom suite, 12 guineas; 3 Gents' Wardrobes, fitted with trays and drawers, £7 10s. each; a Chippendale design mahogany Bedroom suite, £28; very fine Italian Brass Bedstead, 13 guineas; Sheraton design bedstead, complete with bedding, £4 5s.; Chippendale design mahogany Bedroom suite, £35; 7 ft. Satinwood Bedroom Suite, fully inlaid, £100; pair of Bedsteads to match, £20; 6 ft. 6 in. Sheraton design Bedroom suite, £60; 7 ft. Sheraton design Bedroom suite, 70 guineas; Sheraton design Bedstead to match, £9 10s.; 6 ft. Satinwood Bedroom suite, fully inlaid, £50; 6 ft. Olive wood Bedroom suite, almost new, 40 guineas; 12 Chests of Drawers, £2 10s. each; 2 Inlaid Sheraton design Cheval Glasses, £4 10s. each; and several other Bedroom Suites and Bedsteads, all to be sold without any reserve.

THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 8 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £2 5s.; Satinwood decorated China Cabinet, 13 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £8 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each; 4 Axminster carpets, with borders, about 11ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

All goods delivered Town or Country, free of charge, or can remain stored 12 months free of charge. All goods shipped for Abroad perfectly free. Country Buyers should call and inspect these goods, where they can be seen every day, from 9 till 8, with the exception of Saturdays, when we close at 1 o'clock, at

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RACING NOTES.

By W. Lotinga.

(Of Lotinga's Weekly, *also "Larry Lynx" of* The People *and "Maggie" of* The Globe.*)*

Prophetic.

Northern sportsmen are enjoying the real racing at present, and stay-at-home speculators are endeavouring to hit upon Nursery winners—a job which is sometimes much simpler on the course if one "follows the money," although the rule which is invariably best in the long run is to follow the top weight—and especially so when "in doubt."

To-day (Wednesday) at Derby, however, my choice for the Devonshire Nursery rests between Final Shot and Shipshape. On Thursday,

Short Grass

is certain to go near winning the Peveril of the Peak Plate, while Final Shot may wait for the Elvaston Nursery, in which I should couple her with Victoria Falls.

Folkestone winners may be Chestnut, the first day, and Chauton and Cabanas on Friday, on which day at Manchester Marco Bozzaris should take the Cromwell Handicap. Saturday's Prince Edward Handicap over two miles may fall to

Himan,

who, at any rate should prove a good each way investment. Noramac ought to take the Wilton Handicap, and at Kempton Park Black Sandal should win whichever race he goes for.

THE "PILOT" SYSTEM.

We are not enamoured of "systems" so far as any game of chance is concerned. Toss a penny piece up as often as you like, and the "odds are always even" against either head or tail. Regulate your stakes how you will at Roulette, nothing can alter the odds except, indeed, the law of averages as it is called. "Red" may come up twenty times in succession, but the betting is still only evens against it the next spin. But where your stake depends upon something more than chance, such as the respective capacities of a number of horses to win a given race, it is obvious that some kind of system must be followed. Of course, the most cynical of all is that of "following the money"—*if you can*; for it is a matter of difficulty, and frequently of impossibility, for the ordinary punter to know "the business" which precedes a race. The other method, or system, is to "follow form"—a plan which, on the whole, works out well. But here, again, a variety of collateral considerations arise, and in order to get to the pith of the plan, it is necessary to reduce the form test to a simple formula, which can be ascertained without trouble or delay. And this is what the "Pilot" system does—and does admirably. It makes every punter his own tipster, and ought to make him a fairly certain winner.

SWISS SWEEPSTAKES.

A FURTHER NOTE OF WARNING.

Our Special Commissioner is again in Switzerland, investigating the business methods of the various sweepstake merchants. He reports that the same swindlers are still there as on his previous visits—but they are feeling the force of our exposures. In May last he found them collecting letters from the Post Office in sacks; they can now carry them away in their coat pockets. Still, by means of misleading advertisements and circulars they continue to impose upon the British public. It is true that many of the rascals have changed their names, but their methods are the same. In previous articles we have named many of them; and it is useless to give their various aliases. Some of them are offering from two to four thousand pounds in prizes. They might just as well offer ten times the amount for all they intend to pay. As a matter of fact, no draw ever takes place. We are, however, in touch with the Swiss authorities, with a view to inducing them to clear the rascals out of the country, and the Editor will himself take the matter up on his way home from Carlsbad, when it is his intention to devote several days to following up our Special Commissioner's work in Lucerne, Geneva, and other sweepstake centres. Meanwhile, our readers should carefully avoid all firms other than those we have been able to recommend.

H. DIAMOND'S ST. LEGER SWEEPSTAKE DRAW.

By Our Special Commissioner.

In previous articles I have described in detail the method adopted by Mr. Diamond in connection with the draws for his various sweepstakes, and, having been present at his invitation at the St. Leger draw, I am able to say that it was carried out in the same honest and straightforward manner as the previous ones. I left his offices with a full list of the drawn numbers; with the names and addresses of the holders and the name of the horse drawn by each number. These will be published and sent to all responsible sporting newspapers a week before the race. Mr. Diamond sent out books for a £1,000 St. Leger Sweepstake, and he charged 1s. each for tickets. Whoever may be the successful prize-winner, I shall look him up to ascertain that he has duly received his money, although I have no doubt whatever on this point—having, on two previous occasions, personally handed the first prize of a £500 Bank of England note to the winner. Mr. Diamond fully recognises that it is the "straight" man only who can build up a genuine and permanent business—a fact which probably accounts for his wide clientèle.

ANSWERS TO CORRESPONDENTS.

S. B. (Nottingham).—You should write to Mr. J. F. Awbery, Lucerne, Switzerland, for the information you require.

"Sapit."—We are making further enquiries into the business of the Anglo Turf Club, Vevey.

H. D. (St. John's, N.F.).—It is true that our Special Commissioner guaranteed the *bona-fides* of McLauchlan's Derby Sweepstake. Have you any reason to doubt it? We had nothing, however, to do with the sweepstake of the other firm you mention.

A. H. T. (Wimbledon), J. T. (Newcastle-on-Tyne), and others.—Prendergast and Hunter, whose last address was 49, Old Bond Street, have now closed down.

F. W. (London).—If the bets were really made on your account, we do not see that you can blame Mr. C. H. Moore, of Brompton Road, for deducting from the winnings an amount which admittedly you owe.

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Write for Particulars. For my announcements see "Racing and Football Outlook."

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(The Man Who Always Pays).
The Best FOOTBALL Terms.
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A TURF SENSATION.

Never in the whole history of the turf has a system been so much sought after and talked about as the "PILOT" System. The inventor received a request to journey to London to interview the editor of *John Bull* (Mr. Horatio Bottomley), in order that the whole of the system and our method of doing business might be investigated. That journey was undertaken, the result being that we are able to refer anyone sceptical to *John Bull*, who will be pleased to verify as to our genuineness. Our premises have been visited by the editor of the *Sporting Budget*, and a two-column article about us appears in that paper this week. LARRY LYNX (of *The People* and *Lotinga's Weekly*) speaks well of us, and we have also received favourable comments from the *Morning Advertiser*, *Racing Judge*, *Racing Expert*, *Sporting Luck*, *Diamond Journal*, etc.

Now, it is only natural, perhaps, that a certain class of Tipsters, who are appalled at our success, should get jealous; but why they should vilify us and print a lot of sensational untruths about us is beyond our ken.

We have no need to exaggerate or tell untruths, and every week, win or lose—we are not infallible altogether—we publish a balance sheet, showing how we stand.

WE ARE NOT SENSATIONAL LIARS.

We act straight and have honesty of purpose.

REPUTATION WITHOUT BLEMISH BEATS BOUNCE.

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Alec Grant

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A FEW PRESS NOTICES.

Week-End Special Supplement, Wednesday, December 20, re White, Fisher and Co., the Football Commission Agents, of Basle: "This firm is of the straightest, and readers can most fearlessly deal with them. They do an enormous business, and they share with Cæsar's wife the reputation of being above suspicion."

Lotinga's Weekly says:—"White, Fisher and Co., the world's premier Football Accountants, are undoubtedly one of the most up-to-date firms of modern times."

H. HAMILTON & CO., Binningen, Switzerland.

Lotinga's Weekly for Dec. 30th, 1911, says:—

"It is absolutely the punter's own fault if he is now welshed at Football betting when there are such firms as H. HAMILTON & CO. transacting business on football."

THE OLDEST-ESTABLISHED FOOTBALL ACCOUNTANTS IN THE WORLD.

FOOTBALL.

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Our Football Annual sent free on mentioning this paper.

Irish Sporting Illustrated for Dec. 23rd, 1911, says:—

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Market price prevailing at the time your bet is post-marked, originated and guaranteed by me.

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